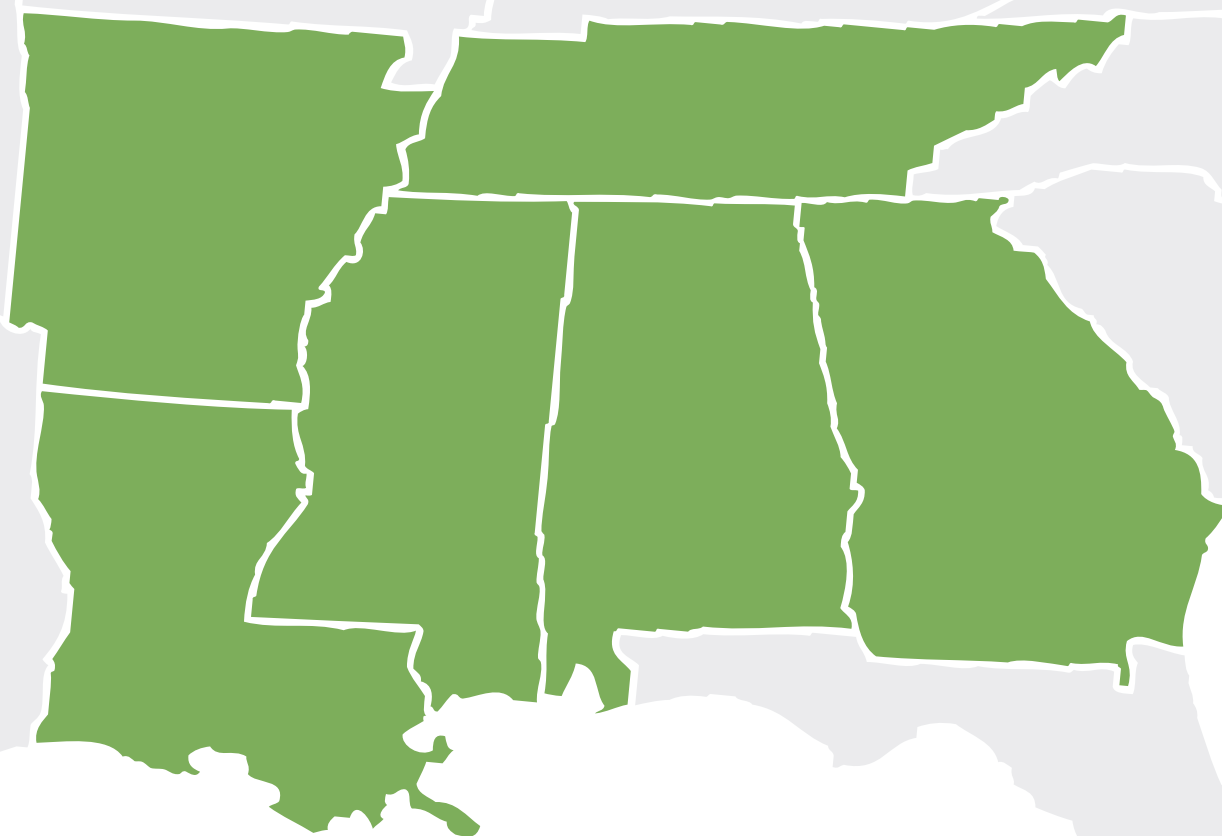


CDFI BANKS IN THE SOUTHERN STATES

Alabama ▪ Arkansas ▪ Georgia ▪ Louisiana ▪ Mississippi ▪ Tennessee

PROFILES AND PEER GROUPS



Analysis of 2015 Financial Data and
Social Performance Metrics



LEVERAGING CAPITAL FOR CHANGESM

BankIMPACT
an NCIF resource

BankIMPACT MAPS
an NCIF resource

REPORT CONTENTS

This report compiles an aggregate financial and social impact analysis of CDFI Banks in the six southern states of Alabama, Arkansas, Georgia, Louisiana, Mississippi, and Tennessee (collectively called Southern CDFI Banks, in this document) in comparison with the total CDFI Bank sector and U.S. banking industry. It provides peer group highlights around the financial and impact performance. This type of analysis has been used by investors, bank leaders, regulators and other institutions committed to understanding the impacts of banks within their community.

Bank leadership to benchmark their performance and to gain an understanding of their institution's role within the region and as part of the larger CDFI bank community. NCIF also creates customized documents as part of the BankImpact suite of products to complement efforts to communicate your story to stakeholders.

Investors to identify and support banks that meet their programmatic and geographic criteria by placing deposits, making loans and investing capital.

Regulators and researchers to inform regulation and industry policy to support the sector due to the importance of the work in undeserved markets.

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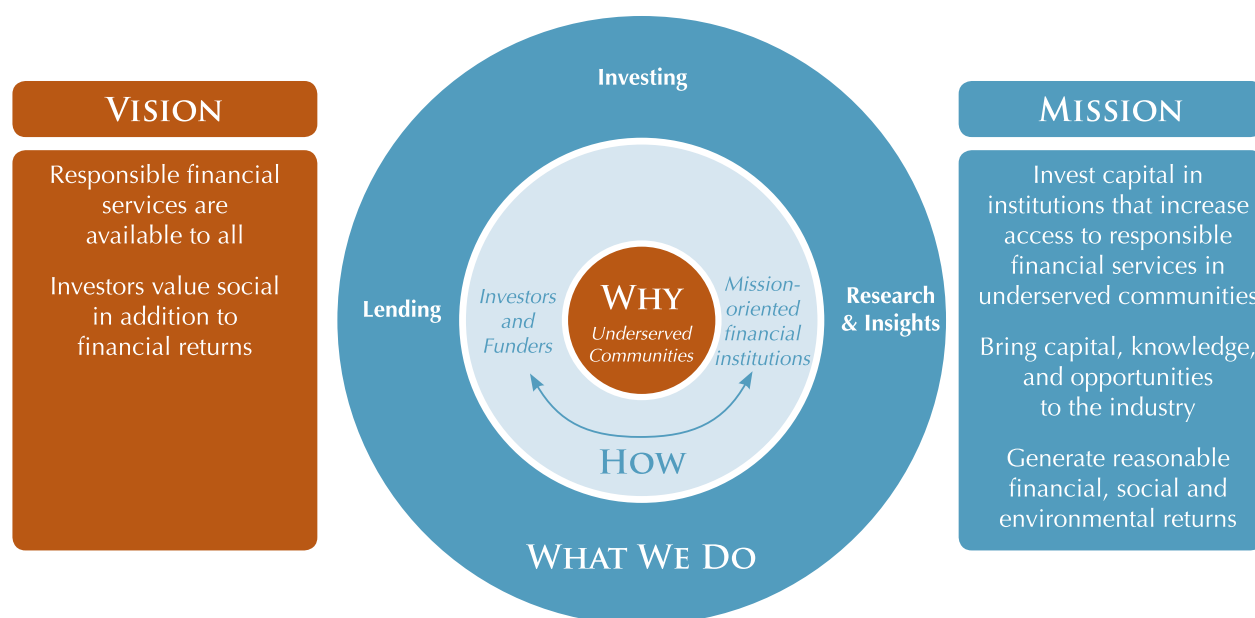
ABOUT NATIONAL COMMUNITY INVESTMENT FUND (NCIF)

NCIF is a nonprofit private equity fund and a certified Community Development Financial Institution (CDFI) that has a mission of increasing the availability of financial products and services in underserved areas nationally. It is the largest investor in the mission-oriented banking industry, with investments in 14% of all certified CDFI banks. As of 2015, NCIF has \$192 million of assets under management, \$176 million of assets under management, including having been awarded \$206 million in New Markets Tax Credit allocations.

NCIF has three main lines of businesses:

1. Providing patient Tier 1 and Tier 2 capital into mission-oriented banks and nonbanks;
2. Using New Markets Tax Credits (NMTC) to invest in projects and make loans to small businesses in collaboration with the national NCIF Network; and
3. Creating research and social performance metrics around banks (www.bankimpact.org) to tell their story and increase their access to capital so they can increase the availability of products and services in these markets.

NCIF IMPACT MODEL



As an impact investor, NCIF pursues a triple-bottom-line strategy that maximizes social, environmental, and financial returns. NCIF builds opportunities for CDFI banks, Minority Depository Institutions, and other mission-oriented financial institutions through a variety of programs. We inform banks, investors, and others of the industry's financial and social performance using our specially-developed Social Performance Metrics and our forward-thinking industry research. We connect banks to one another to promote collaboration and innovation, and empower them to access regulators and investors. NCIF is a catalyst of industry innovation, encouraging banks to leverage new opportunities and innovative business models.

Through new business models and powerful Social Performance Metrics, NCIF and its network aspire to transform the mission-oriented financial industry and the realities of underserved low-income communities.

PREFACE

As of Q2 2016, there were 123 banks in the U.S. certified as Community Development Financial Institutions (CDFI Banks). As of the end of 2015, these 123 institutions had an aggregate Total Assets of \$39.7 billion. Of these 123 banks, 85 were active in 2010 with a Total Assets of \$25.9 billion at that time. Further, of the 123 CDFI banks, over half (57%) are located within just 6 southern states.

Banks in the six states of Alabama, Arkansas, Georgia, Louisiana, Mississippi and Tennessee (collectively called Southern CDFI Banks, in this document) have experienced the strongest growth of 3.5 times – increasing from 20 to 70 between 2010 and Q2 2016, with total assets increasing from \$8.9 billion to \$23.9 billion over the same period.

This substantial presence of (and increase in) the Southern CDFI Banks demonstrates the very significant need in some of the toughest markets in the country – especially in some of the rural markets (71% of the Southern CDFI Bank headquarters are in rural areas). In addition, some of the banks sought to be certified in 2010 to gain access to low-cost capital from the U.S. Treasury under the Community Development Capital Initiative, while others may have been certified to support the community on account of exemptions under the Dodd-Frank rules around qualified mortgages. Finally, many of these banks act as anchor institutions in local communities, just like other CDFI and minority banks.

This perspective was reinforced in a recent report of the White House's Council of Economic Advisors on community banks¹, which said, *"Community banks...are an important part of this setting, providing access to banking services for millions of Americans and serving as the only local source of brick-and-mortar traditional banking services for many counties, as well as key sources of credit for rural communities and small business loans."*

Over the past 20 years, NCIF has invested in or lent to 55 CDFI and minority banks and credit unions and told the story around the importance of these high-impact institutions using proprietary social performance metrics (see www.bankimpact.org and www.bankimpactmaps.org). NCIF also periodically produces research reports on the sector.

Given the substantial concentration of Southern CDFI Banks, NCIF is starting a special effort to showcase the financial and social performance of this cohort electronically and via peer reports. This is critical for the low- and moderate-income communities and for these institutions to get regulatory relief and access to capital.

We look forward to seeing the continued growth of the CDFI Bank and Minority Banking industry as a whole (and especially the Southern CDFI Banks) to bring in NCIF and external Tier 1 capital, lending capital, New Markets Tax Credits and impact measurement – and collectively support the local communities.



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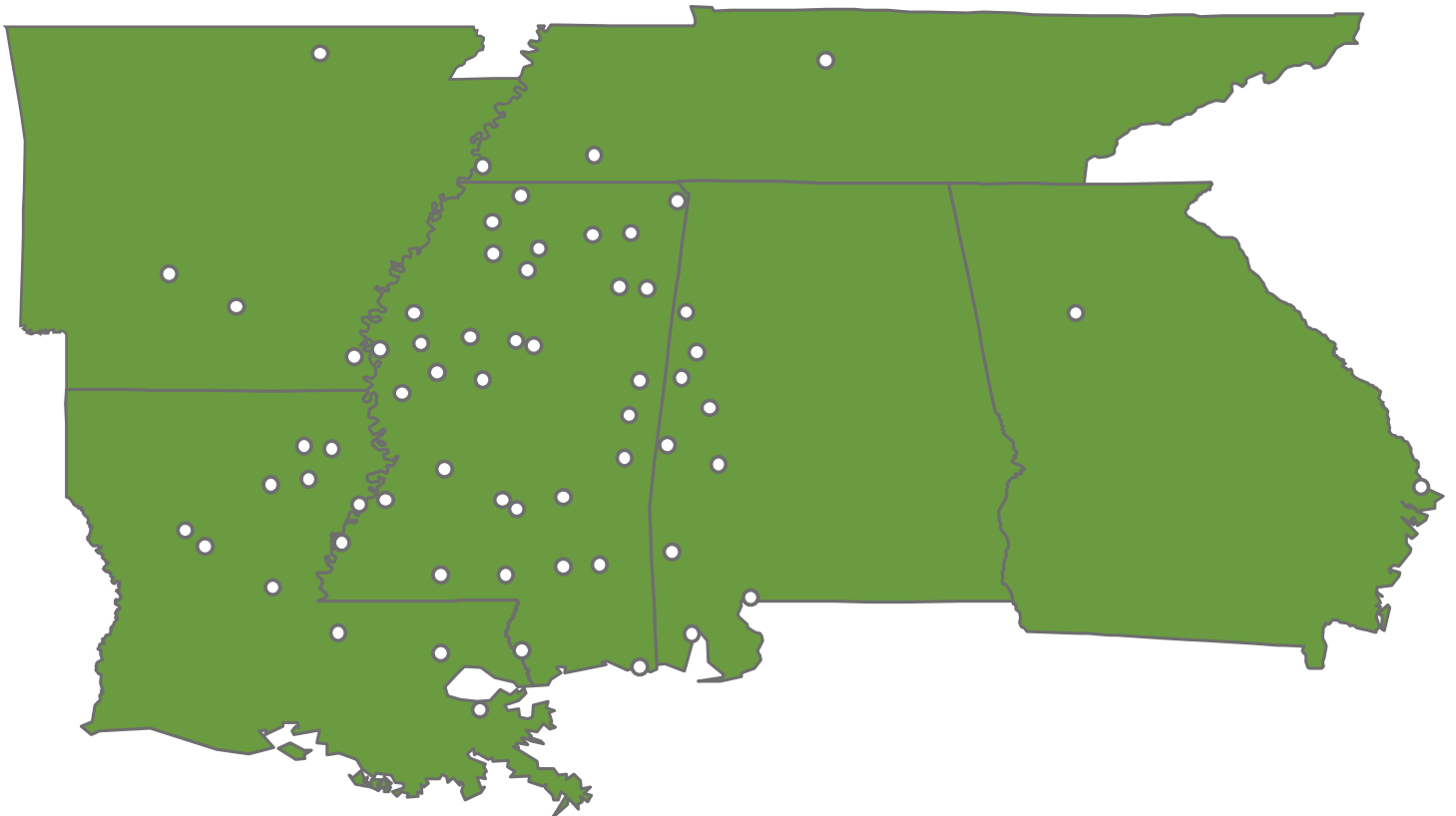
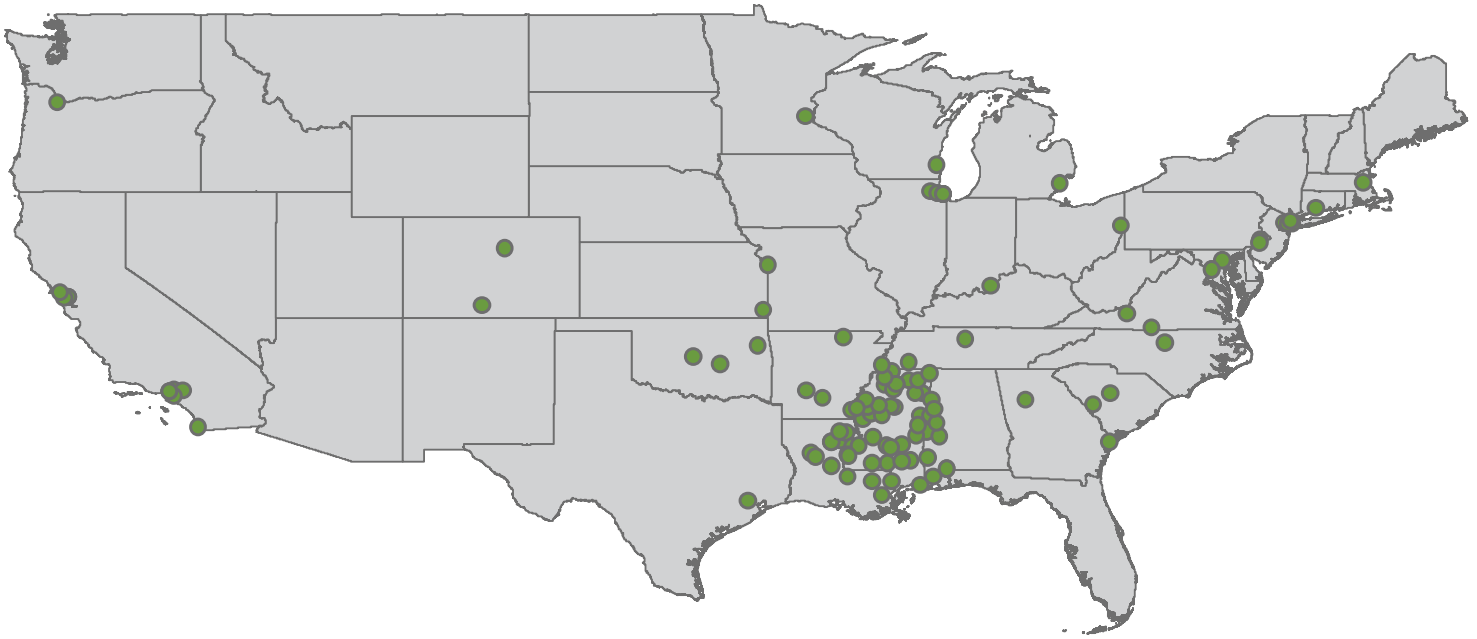


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¹Council of Economic Advisers. (2016) Issue brief. The Performance of Community Banks over Time. Retrieved August 15, 2016, from www.whitehouse.gov/sites/default/files/page/files/20160810_cea_community_banks.pdf.

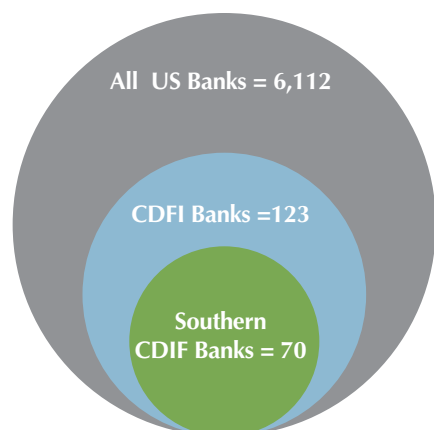
DISTRIBUTION OF CDFI BANKS IN THE SIX SOUTHERN STATES

Prior to 2010, the CDFI banking sector was fairly dispersed across all major states in the country. Since then, many more community banks have become certified as CDFIs, with a significant presence in the South – especially in the Delta region. Apart from the fact that these CDFI banks are located in highly-distressed areas (hence eligible to get certified) several external and regulatory factors were also contributing factors for the increase in certifications. Access to low-cost capital under the Community Development Capital Initiative (CDCI) and exemptions under the Dodd-Frank/CFPB rules around Qualified Mortgages were two such external catalysts.



EXECUTIVE SUMMARY

The number of Southern banks receiving their CDFI certification continues to grow. Since 2010, the number of certified CDFI banks within the Southeast states has increased from 20 to 70 as of the second quarter of 2016. These 70 banks, mapped on Page 3, represent more than half of the current total CDFI banks in the United States. Southern CDFI banks indicated stronger financial metrics than the aggregate CDFI bank industry, as well as surpassed the trends within All U.S. Banks in several performance metrics.



Financial Highlights

The Southern CDFI Bank peer group showed continued strength in 2015, with sustained growth and improvement in key financial performance ratios, despite a recent decrease in earnings. Total Assets have grown to \$23.9 billion in 2015 from \$22.9 billion in 2014, representing a 5.1% growth rate – matching the 5.1% of All U.S. Banks group, and larger than the CDFI Banks growth rate of 1.1%. Similarly, Southern CDFI Banks have seen continued improvement within the quality of their loan portfolios, with decreasing Net Charge-offs and stable Noncurrent Loans Ratios.

Further, earnings ability remained robust in 2015, with Median ROAA for this cohort of 0.91% compared to 0.89% for All U.S. Banks and 0.84% for All CDFI Banks. This is a great achievement as it shows that the peer group continues to strive to increase operational efficiency in 2015 in spite of current regulatory pressures. The banking industry has faced tough interest rate conditions in the past couple years, which has resulted in lower Net Interest Margins. Southern CDFI Banks have maintained the highest median numbers compared to CDFI Banks and All U.S. Banks.

Key Financial Highlights Southern CDFIs Comparison 2010-2015

	2010	2015
Active Southern CDFI Bank Count #	20	70
Total Assets (\$000)	\$8.9 B	\$23.9 B
Total Deposits (\$000)	\$7.3 B	\$20.1 B
Total Net Income (\$000)	\$43.2M	\$233.9M
Net Interest Margin (%) – Median	4.35	3.98
ROAA (%) – Median	0.50	0.91
ROAE (%) – Median	5.32	7.91
Non-current Loans/Loans(%) – Median	2.32	1.11
Median Tier 1 Leverage Ratio	8.87	10.45

Loan Composition

In comparing the median composition of each loan portfolio category of the three cohorts of banks, Southern CDFI Banks' portfolios showed significantly higher median values for farm loans compared to CDFI Banks (over 8 times higher) and All U.S. Banks (twice as high). This reflects the largely rural concentration of Southern CDFI Bank headquarters. Agricultural product loans are also the highest for Southern CDFIs – compared to a median of 0% for CDFIs and 0.92% for All U.S. Banks. Similarly, Southern CDFI Banks' median concentration of consumer loans is over 1.5 times the median amount of the other two groups, respectively. On a historical level, most loan categories have remained relatively constant to previous levels.

	Southern Banks (Median)				CDFI Banks (Median)	All Banks (Median)
	2012	2013	2014	2015	2015	2015
Total Real Estate Loans/Loans	76.35	76.48	76.99	77.45	79.41	75.76
Const. & Land Development Loans/ Loans	6.69	6.56	6.60	6.86	5.06	3.98
Tot 1-4 Fam Loans/ Loans	29.58	29.58	28.82	28.85	27.36	27.09
Multifamily Loans/ Loans	0.99	1.08	1.22	1.45	2.55	1.69
Farm Loans/ Loans	4.66	5.48	5.53	6.36	0.86	3.12
CommRE(Nfarm/NRes)/ Loans	26.44	27.06	27.99	26.80	29.75	22.39
Total C&I Loans/ Loans	11.99	11.82	12.34	12.03	11.59	10.85
Total Consumer Loans/ Loans	7.03	6.92	6.52	6.86	3.64	3.04
Agricultural Prod/ Loans	1.11	1.27	1.35	1.59	0.03	0.92

EXECUTIVE SUMMARY

Rural Orientation

Of the group's headquarters, 71% are located in rural communities, which validates the group's commitment to provide much-needed services in underserved areas.

Demographics

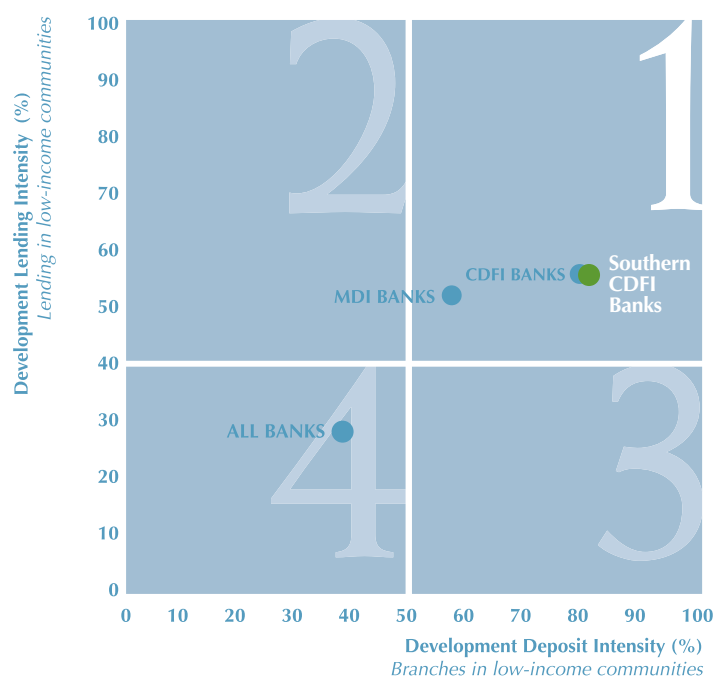
Looking at the branch community demographics (seen to the left), the dedication to underserved neighborhoods is clear, with Southern CDFI Banks playing an essential role in increasing access to critical financial services within neighborhoods with elevated poverty and unemployment rates and lower median income levels.

For a complete list of Southern CDFI Banks and their individual financial statistics and social performance metrics, please refer to Appendix.

	Southern CDFI Banks		CDFI Banks	
	Median	Greatest Level of Distress	Median	Greatest Level of Distress
Median Poverty	18.1%	66.3%	17.5%	75.1%
Median Household Income	\$35,500	\$11,935	\$36,827	\$9,500
Unemployment Rate	10.6%	41.8%	10.5%	43.2%

Social Performance Metrics

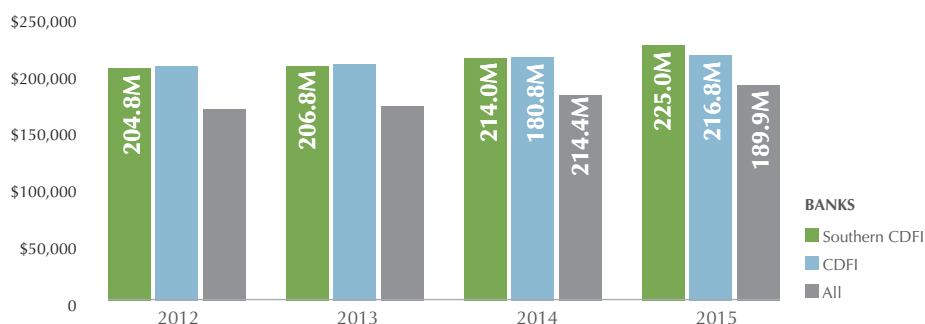
NCIF's Social Performance Metrics (SPM) validate that Southern CDFI Banks are a high-impact group from the perspective of social performance as well. When evaluating CDFI banks across the country and the southeastern states certified as of Q2 2016, Southern CDFI Banks provided a median of 55.55% of their 2014 HMDA-reported loans and located 81.67% of their median branches in underserved communities. The high social impact of this peer group makes them a Quadrant 1 group – outperforming All U.S. Banks and making their impact comparable to the total CDFI Industry.



a. Median Total Assets (\$000)

Southern CDFI Banks have seen steady growth as a group over the past 4 years, with Median Total Assets growing by nearly \$20 million since YE2012.

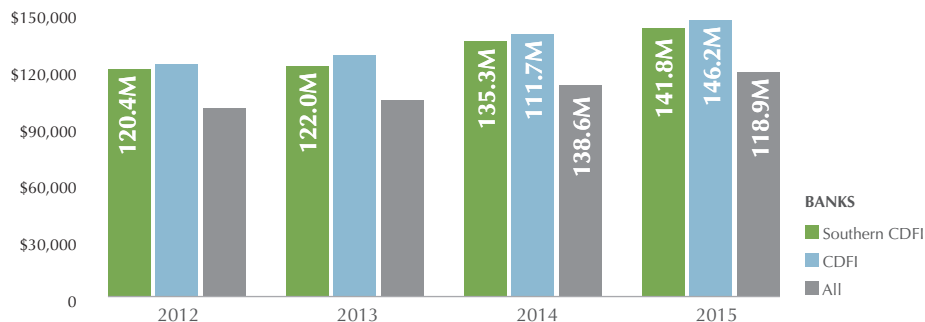
Southern CDFI Banks have been consistently larger than the aggregate CDFI bank industry. In 2015, median assets for Southern CDFIs were \$8 million higher than the CDFI industry. The three groups showed similar growth patterns last year, with Southern CDFIs and All U.S. Banks having a 5.1% growth rate and CDFI Banks a slower growth of 1.1%.



2015	Total Assets for Southern CDFI Banks	\$23,920,266
	Median Assets for Southern CDFI Banks	\$225,045
	Median Assets for All CDFI Banks	\$216,821
	Median Assets for All U.S. Banks	\$189,978
	Average Southern Assets	\$341,718
	Highest Southern Assets	\$2,569,849
	Lowest Southern Assets	\$42,107

b. Median Total Loans (\$000)

Southern CDFI Banks have experienced an increase in their median total loans by 4.8% compared to YE2014, growing from \$135.3 million to \$141.8 million. This growth rate is slightly lower than CDFI Banks and the U.S. banking sector, growing at 5.5% and 6.5%, respectively.

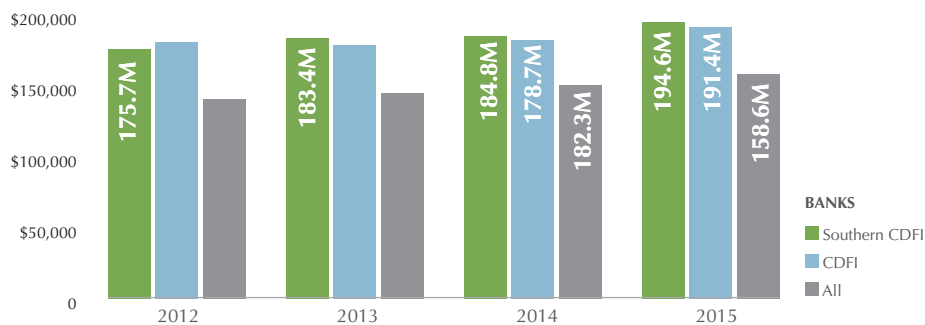


2015	Total Loans for Southern CDFI Banks	\$15,056,323
	Median Loans for Southern CDFI Banks	\$141,843
	Median Loans for All CDFI Banks	\$146,220
	Median Loans for All U.S. Banks	\$118,997
	Average Southern Loans	\$215,090
	Highest Southern Loans	\$1,566,708
	Lowest Southern Loans	\$23,827

c. Median Total Deposits (\$000)

The median total deposits continued its upward trend for Southern CDFI Banks in 2015 and continues to exceed median values of All CDFI Banks and All U.S. Banks.

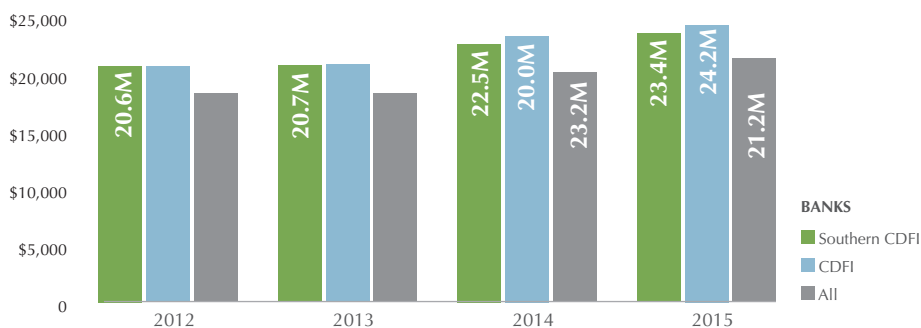
Median deposits increased 5.3% between 2014 and 2015 – from \$184.8 million to \$194.6 million – compared to an increase of 5.0% by CDFI Banks and 5.2% by All U.S. Banks.



2015	Total Deposits for Southern CDFI Banks	\$20,145,692
	Median Deposits for Southern CDFI Banks	\$194,678
	Median Deposits for All CDFI Banks	\$191,449
	Median Deposits for All U.S. Banks	\$158,600
	Average Southern Deposits:	\$287,796
	Highest Southern Deposits:	\$2,040,377
	Lowest Southern Deposits:	\$35,592

d. Median Total Equity Capital (\$000)

All groups have shown continued growth in their capital bases, with CDFI Banks having the highest median total capital – \$24.4 million at YE2015. Southern CDFIs have similar capital bases as of CDFIs since 2012.

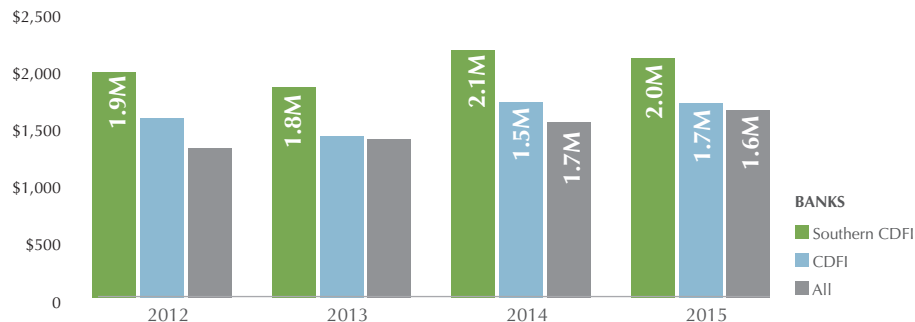


2015	Total Equity for Southern CDFI Banks	\$2,560,566
	Median Equity for Southern CDFI Banks	\$23,481
	Median Equity for All CDFI Banks	\$24,215
	Median Equity for All U.S. Banks	\$21,299
	Average Southern Equity	\$34,992
	Highest Southern Equity	\$245,264
	Lowest Southern Equity	\$3,861

e. Median Net Income (\$000)

Median Net Income remained stable and positive for Southern CDFI Banks, with a minor decrease of 3.2% during the year. CDFI Banks also experienced a slight decrease of 0.2%, while All U.S. Banks experienced a median increase of 7.2%. Southern CDFIs continue to be the group with highest Median Net Income values despite a slight decrease last year.

Southern CDFIs earned median incomes of \$2.09 million during 2015. Of the 70 Southern CDFIs, only 2 banks (3%) were not profitable.

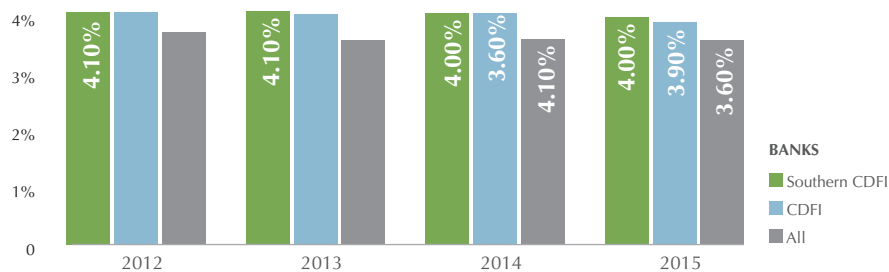


2015	Total Net Income for Southern CDFI Banks	\$233,926
	Median Net Income for Southern CDFI Banks	\$2,095
	Median Net Income for All CDFI Banks	\$1,704
	Median Net Income for All U.S. Banks	\$1,643
	Average Southern Net Income	\$3,342
	Highest Southern Net Income	\$21,408
	Lowest Southern Net Income	\$(276)

f. Median Net Interest Margin (%)

The Southern CDFI Banks have maintained the highest Net Interest Margin in the industry, with a median of 3.98%.

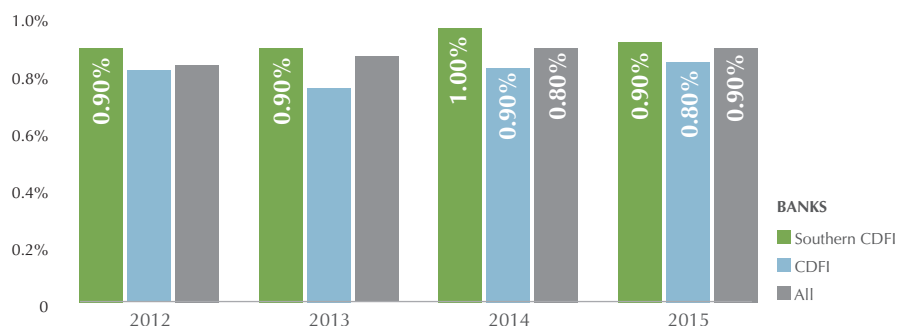
This metric has remained relatively flat in the past 2 years and has been almost identical to CDFI banks. Southern Banks had an NIM in 2015 11% higher than All U.S. Banks.



2015	Total Net Interest Margin for Southern CDFI Banks	N/A
	Median Net Interest Margin for Southern CDFI Banks	3.98
	Median Net Interest Margin for All CDFI Banks	3.89
	Median Net Interest Margin for All U.S. Banks	3.58
	Average Southern Net Interest Margin	4.00
	Highest Southern Net Interest Margin	5.77
	Lowest Southern Net Interest Margin	2.59

g. Median Return on Average Assets (ROAA) (%)

Median ROAA for Southern Banks fell slightly from 0.96% in 2014 to 0.91% in 2015. However, this remains higher than the median ROAA for CDFI Banks (0.84%) and for All U.S. Banks (0.89%). This has been the case consistently since 2012.

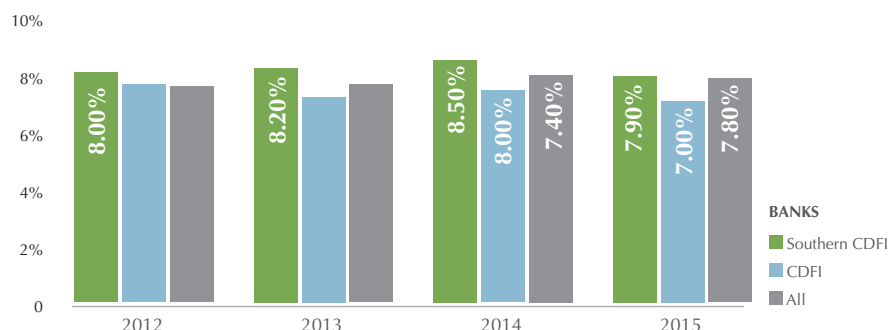


2015	Total ROAA for Southern CDFI Banks	N/A
	Median ROAA for Southern CDFI Banks	0.91
	Median ROAA for All CDFI Banks	0.84
	Median ROAA for All U.S. Banks	0.89
	Average Southern ROAA	0.96
	Highest Southern ROAA	2.60
	Lowest Southern ROAA	-0.44

h. Median Return on Average Equity (ROAE) (%)

Median ROAE for Southern CDFI Banks continued to outperform the median for the CDFI Banks as a whole and was consistent with the larger banking sector.

During 2015, there was a decline in the median ROAE values across all groups. Southern CDFIs had a decline of 6.7% – CDFIs declined 4.9% and All U.S. Banks declined 1.5%.

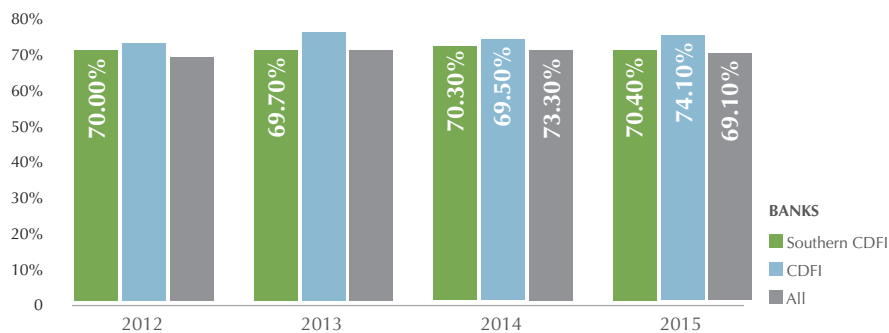


2015	Total ROAE for Southern CDFI Banks	N/A
	Median ROAE for Southern CDFI Banks	7.91
	Median ROAE for All CDFI Banks	7.04
	Median ROAE for All U.S. Banks	7.83
	Average Southern ROAE	8.78
	Highest Southern ROAE	20.27
	Lowest Southern ROAE	-4.16

i. Median Efficiency Ratio (%)

Consistent with higher profitability, Southern CDFIs have a strong efficiency ratio of 70.4% compared to 74.1% for All CDFI Banks and 69.1% for All U.S. Banks. This indicates they have managed to balance operating performance with their social orientation.

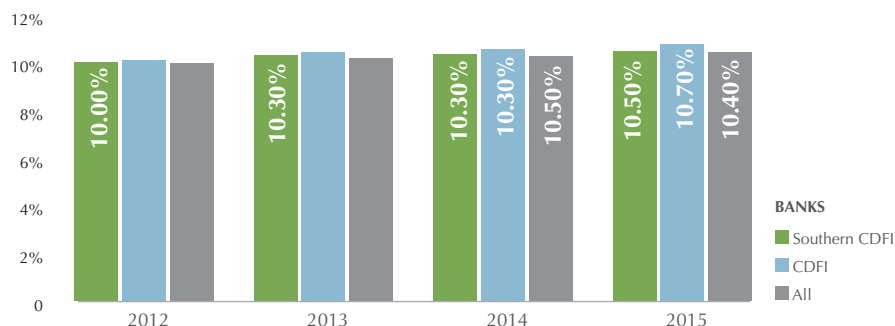
The median efficiency ratios stayed relatively the same for every group during 2015 compared to 2014.



2015	Total Efficiency Ratio for Southern CDFI Banks	N/A
	Median Efficiency Ratio for Southern CDFI Banks	70.40
	Median Efficiency Ratio for All CDFI Banks	74.09
	Median Efficiency Ratio for All U.S. Banks	69.14
	Average Southern Efficiency Ratio	71.60
	Highest Southern Efficiency Ratio	106.26
	Lowest Southern Efficiency Ratio	45.02

j. Median Tier 1 Leverage Ratio (%)

While the entire banking industry has sought to increase capital adequacy in response to a changing regulatory environment, all three categories have maintained Leverage Ratios around 10% over the past 4 years with small changes.

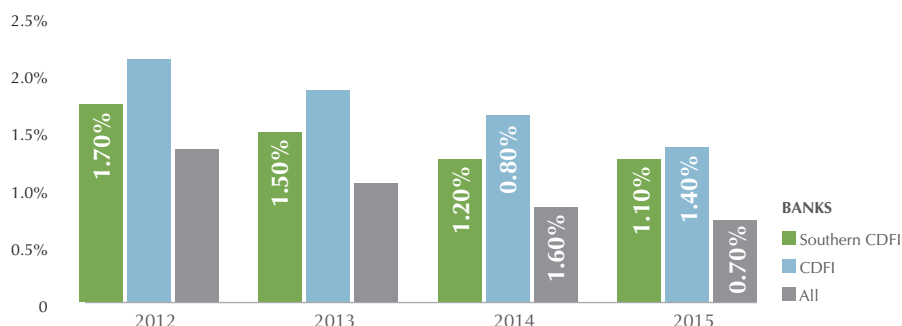


2015	Total Leverage Ratio for Southern CDFI Banks	N/A
	Median Leverage Ratio for Southern CDFI Bank	10.45
	Median Leverage Ratio for all CDFI Banks	10.69
	Median Leverage Ratio for All U.S. Banks	10.41
	Average Southern Leverage Ratio	10.69
	Highest Southern Leverage Ratio	15.81
	Lowest Southern Leverage Ratio	6.92

k. Median Noncurrent Loans to Total Loans Ratio (%)

The Noncurrent Loans ratio for Southern CDFI Banks is comparable to the All CDFI Bank median, at 1.11%.

Since 2012, the asset quality has improved for the three groups. From 2014 to 2015, CDFI Banks and All U.S. Banks show a strong decrease of 17.1% and 14.4% respectively, while Southern Banks remained stable.



2015	Total Noncurrent Loans for Southern CDFI Banks	N/A
	Median Noncurrent Loans for Southern CDFI Banks	1.11
	Median Noncurrent Loans for all CDFI Banks	1.35
	Median Noncurrent Loans for All U.S. Banks	0.71
	Average Southern Noncurrent Loans	1.65
	Highest Southern Noncurrent Loans	10.65
	Lowest Southern Noncurrent Loans	0.00

l. Median Loan Portfolio Composition

Southern CDFI Banks show the following trends in their loan composition:

- Total real estate loans have been consistently the same compared to All U.S. Banks – at about 77.4% compared to 75.7%. This is lower than the loan composition of the Median CDFI Bank.
- Southern CDFI banks have a greater percentage of single-family loans as well as construction and land development loans compared to the All CDFI Bank median.
- Have a larger portfolio of consumer and agricultural loans exceeding All U.S. Banks by more than 50% in both categories.

	Southern Banks (Median)				CDFI Banks (Median)	All Banks (Median)
	2012	2013	2014	2015	2015	2015
Total Real Estate Loans/Loans	76.35	76.48	76.99	77.45	79.41	75.76
Const. & Land Development Loans/Loans	6.69	6.56	6.60	6.86	5.06	3.98
Tot 1-4 Fam Loans/Loans	29.58	29.58	28.82	28.85	27.36	27.09
Multifamily Loans/Loans	0.99	1.08	1.22	1.45	2.55	1.69
Farm Loans/ Loans	4.66	5.48	5.53	6.36	0.86	3.12
CommRE(Nfarm/NRes)/Loans	26.44	27.06	27.99	26.80	29.75	22.39
Total C&I Loans/Loans	11.99	11.82	12.34	12.03	11.59	10.85
Total Consumer Loans/Loans	7.03	6.92	6.52	6.86	3.64	3.04
Agricultural Prod/Loans	1.11	1.27	1.35	1.59	0.03	0.92

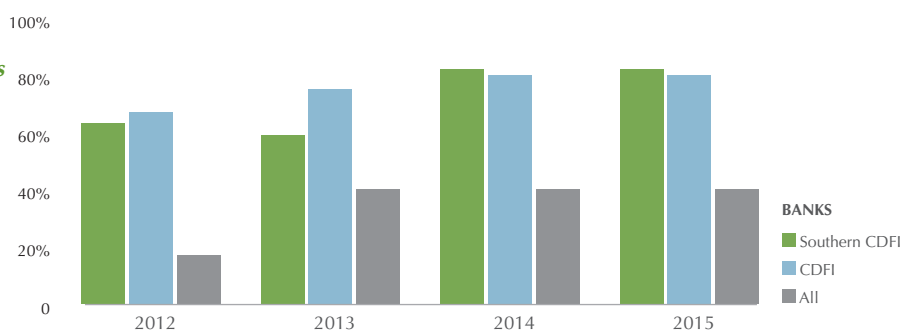
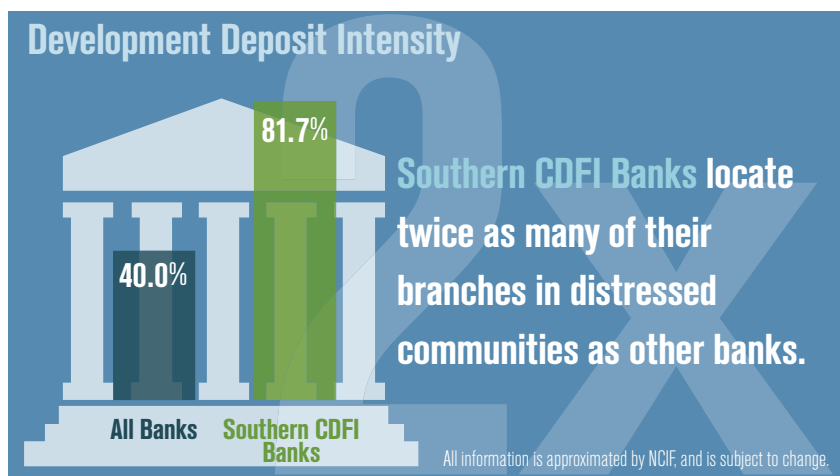
m. Development Deposit Intensity (DDI) (%)

Development Deposit Intensity (DDI) is a core NCIF Social performance metric. NCIF considers branch location to be an important marker of a bank's relationship with its community as demonstrated by research evidence, including NCIF's 2015 study *The Impact of Financial Products and Services on Quality of Life*. Banks offer a range of products and services in communities beyond lending, and proximity to a branch location can be an important factor allowing individuals and businesses in a community to benefit from these offerings.

Locating branches in the communities also allows banks to establish local connections and solidify their role as economic contributors and community stakeholders. DDI is a place-based metric, allowing us to understand how banks interact with their physical surroundings and change the places in which they are operating.

How does the Southern CDFI Bank group compare to banks across the U.S.?

Southern CDFI Banks score much higher relative to the median of all U.S. banks – and slightly higher than the CDFI Bank median. Since 2010, Southern CDFI Banks have increased their DDI by outperforming the All U.S. Bank median by locating twice as many of their branches in distressed communities.



Data as of 12/31/2014 from NCIF SPM Metrics

These results corroborate long-term trends of mission-oriented banks having above-median branch concentrations in LMI areas by an increase of almost 21% since 2011.

- Consistent with the mission of being a CDFI, Southern CDFI Banks have a high percentage of bank branches in low- and moderate-income (LMI) census tracts. At the median, the DDI is the same for Southern CDFI Banks and All CDFI banks, although the median DDI for Southern CDFI Banks was lower in the past.
- In 2013, there was a significant increase of branches in these areas, with an increase in DDI% of the median bank by 22.8%.
- Under the NCIF Social Performance Metrics, DDI scores of above 50% are over the threshold for superior impact, and CDFI Banks have met that standard over the past 4 years.
- From 2013 to 2014, Southern CDFI Banks remained consistently strong – slightly outperforming the greater CDFI Bank peer group. The performance of Southern CDFI Banks compared to All U.S. Banks has been significantly higher from 2011 to 2014 – consistent with the mission focus of CDFI banks.

n. Development Lending Intensity: Measuring lending activity in underserved communities

Development Lending Intensity (DLI) is one of the core NCIF social performance metrics and provides information on a bank's lending concentrations in underserved communities, including low- and moderate-income (LMI) areas. DLI is a place-based metric that indicates how banks interact with their physical surroundings and change the places in which they are operating.

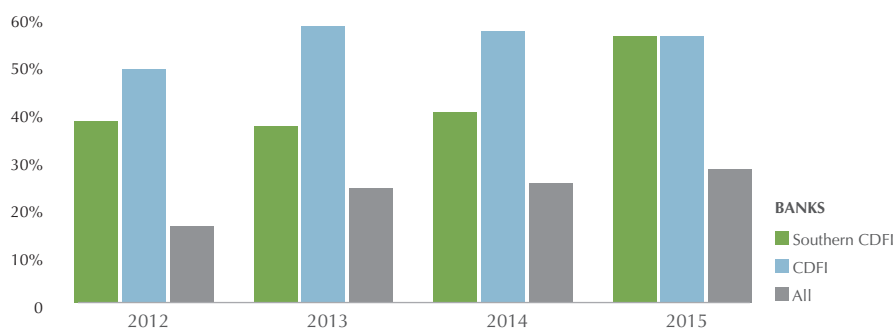
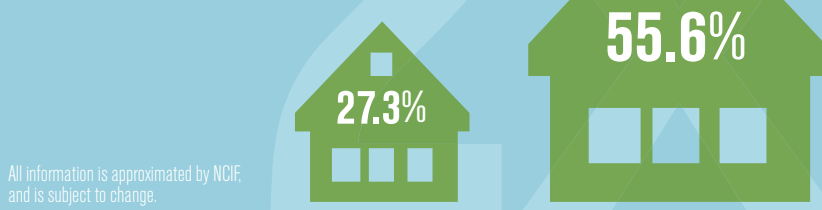
NCIF analysis allows for multiple versions of the Development Lending Intensity (DLI) based on different sources of data. Using publicly-available HMDA-reported data, NCIF creates its proprietary DLI-HMDA for the majority of U.S. banks.

Additional derivatives of DLI can be created with privately-reported lending data from banks. These forms include DLI-All Loans, DLI Housing, DLI-CRE, DLI-C&I, DLI-Agriculture, and DLI-Consumer. These detailed metrics tell a story unique to each bank and show the diverse needs of their respective communities. (For definitions, refer to Appendix C.)

Southern CDFI Banks as a group had significant growth of DLI-HMDA in 2014, demonstrating an increase in lending activity to underserved communities in the past 5 years. Southern CDFI Banks provide approximately twice as many loans in underserved communities as compared to the median of All U.S. Banks.

Development Lending Intensity

Southern CDFI Banks provide over 2 times the home mortgage lending to distressed communities as other banks.



Data as of 12/31/2014 from NCIF SPM Metrics

	Median Score of 24 Reporting Banks
DLI-All Loans	63.6%
DLI-Housing*	56.1%
DLI-CRE	61.5%
DLI-Small Business	59.3%
DLI-Agriculture	99.5%
DLI-Consumer	63.7%

source: NCIF Telling the Story report (2015)

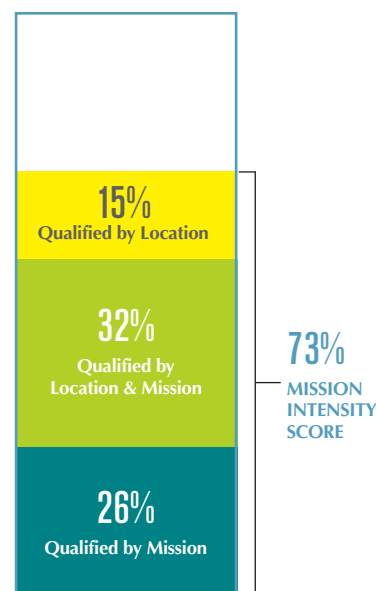
Mission-oriented banks are best positioned to maximize community development lending as these institutions are able to leverage equity investment with deposits to maximize loanable funds. These loans, then, are able to transform economically-disadvantaged communities and support local development efforts.

- Based on analysis of 2013 privately-reported lending data from 24 reporting banks, the median DLI – for all Loans for the banks – is 63.6%. This analysis confirms that over half the reported lending activity took place within underserved communities. We expect this will be the same for the Southern Banks, demonstrating a strong focus in LMI census tracts.
- Southern CDFI Banks have a Development Lending Intensity-HMDA consistent with the median for All CDFI Banks and significantly higher than that of the All U.S. Banks median.
- The median DLI-HMDA for Southern CDFIs has increased more than 16% from 2013 to 2014. In 2014, this peer group got very close to the median CDFI DLI.
- For Southern CDFI Banks in 2014, DLI-HMDA remains an insightful indicator of their impact, as a median of 31.4% of their lending was HMDA reported.
- DLI scores higher than 40% are over the threshold for superior impact. Southern CDFIs have been historically close to that threshold and quickly exceeded it in 2014.

o. Mission Intensity – Analysis of Lending Data from 24 Partners

NCIF uses loans originated as a marker of a bank's interaction with its community. Mission Intensity considers the overall impact by: 1) location in qualified census tract or 2) supporting the bank's mission, as identified by the bank. Based on the analysis of 2013 data from 24 reporting banks, the Mission Intensity for the banks is 73%. This number indicates that not only are these banks generating a significant concentration of loans in LMI areas (63.6%), but also are meeting the specific needs of their local communities.

Mission categories selected by the banks have included loans provided to LMI borrowers, minority borrowers, women-owned-business borrowers, arts and culture centers, tribal nation borrowers, clean energy facilities, and much more. This combination of location-based and programmatic-mission-focused lending is NCIF's metric of Mission Intensity.

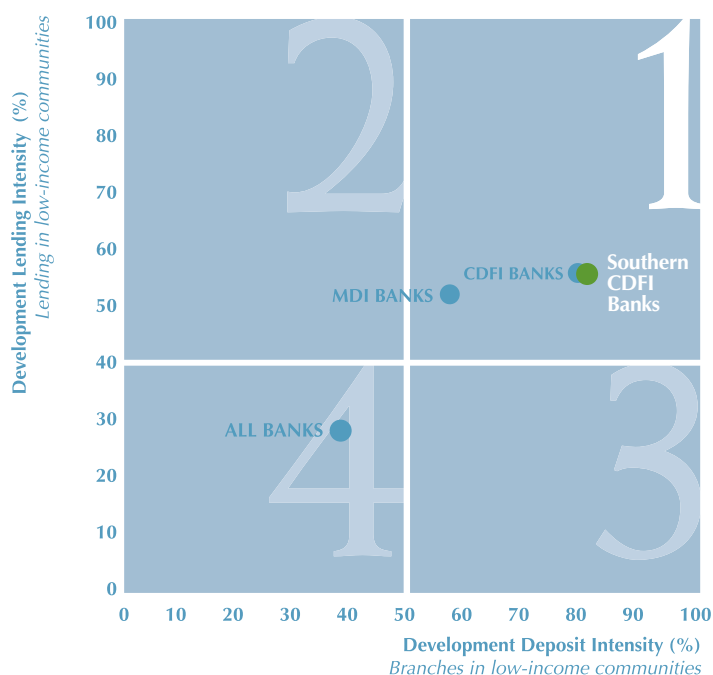


source: NCIF Telling the Story report (2015)

p. Quadrant Analysis:

Comprehensive Impact of Lending and Branch Presence

- The **Quadrant Analysis** combines DLI and DDI into an additional metric to capture overall concentration in the community, recognizing that banks interact with their communities through lending as well as other products and services operated out of branches.
- In 2014, **Southern CDFI Banks as a group median were located in Quadrant 1** with coordinates (81.67%, 55.55%). This is a laudable achievement of the Southern CDFI Banks, which have a strong commitment to underserved communities. Southern CDFI Banks have comparable impact to the CDFI Bank industry as a whole.



APPENDIX A: KEY FINANCIAL HIGHLIGHTS – CDFI Banks in the Six Southern States

Table 1 Total Assets (\$000)*

		City	ST	DDI (%)	DLI - HMDA (%)	Quadrant	Total Assets
1	BankPlus	Belzoni	MS	54.24	24.16	3	\$2,569,849
2	Citizens National Bank of Meridian	Meridian	MS	70.37	37.6	3	\$1,198,079
3	Southern Bancorp Bank	Arkadelphia	AR	87.18	75.34	1	\$1,185,130
4	First, A National Banking Association	Hattiesburg	MS	26.09	23.98	4	\$1,144,590
5	State Bank & Trust Company	Ridgeland	MS	66.67	45.78	1	\$999,878
6	BankFirst Financial Services	Columbus	MS	70.00	55.55	1	\$900,988
7	Planters Bank & Trust Company	Indianola	MS	100.00	NA	1 or 3	\$816,085
8	Guaranty Bank and Trust Company	Belzoni	MS	92.31	82.82	1	\$616,251
9	Liberty Bank and Trust Company	New Orleans	LA	94.12	56.13	1	\$604,540
10	PriorityOne Bank	Magee	MS	50.00	39.26	3	\$591,973
11	West Alabama Bank & Trust	Reform	AL	85.71	60.91	1	\$564,519
12	Merchants & Marine Bank	Pascagoula	MS	75.00	39.15	3	\$563,094
13	United Bank	Atmore	AL	55.56	53.79	1	\$529,814
14	Concordia Bank & Trust Company	Vidalia	LA	100.00	NA	1 or 3	\$524,259
15	First Security Bank	Batesville	MS	76.47	52.2	1	\$518,347
16	BNA Bank	New Albany	MS	80.00	NA	1 or 3	\$440,969
17	Citizens Bank	Columbia	MS	57.14	57.19	1	\$396,427
18	Citizens Trust Bank	Atlanta	GA	100.00	57.77	1	\$387,897
19	FNBC Bank	Ash Flat	AR	100.00	NA	1 or 3	\$375,191
20	United Mississippi Bank	Natchez	MS	100.00	NA	1 or 3	\$349,296
21	First Community Bank	Chatom	AL	60.00	42.12	1	\$343,161
22	Bank of Commerce	Greenwood	MS	100.00	NA	1 or 3	\$336,454
23	Cottonport Bank	Marksville	LA	83.33	55.31	1	\$333,648
24	Cross Keys Bank	Saint Joseph	LA	71.43	60.05	1	\$320,791
25	Magnolia State Bank	Bay Springs	MS	50.00	45.09	1	\$302,938
26	Farmers and Merchants Bank	Baldwyn	MS	57.14	NA	1 or 3	\$299,182
27	RiverHills Bank	Port Gibson	MS	50.00	NA	1 or 3	\$297,491
28	Richland State Bank	Rayville	LA	87.50	52.85	1	\$290,426
29	First American National Bank	Iuka	MS	77.78	NA	1 or 3	\$267,119
30	Peoples Bank	Mendenhall	MS	80.00	63.32	1	\$263,300
31	FNB Oxford	Oxford	MS	33.33	NA	2 or 4	\$261,322
32	Delta Bank	Vidalia	LA	100.00	NA	1 or 3	\$247,685
33	FNB of Central Alabama	Tuscaloosa	AL	80.00	78.18	1	\$246,466
34	Florida Parishes Bank	Hammond	LA	75.00	38.64	3	\$240,326
35	Bank of Montgomery	Montgomery	LA	83.33	55.31	1	\$234,304
36	Mechanics Bank	Water Valley	MS	83.33	NA	1 or 3	\$215,786
37	Cleveland State Bank	Cleveland	MS	100.00	NA	1 or 3	\$215,359
38	Pike National Bank	McComb	MS	40.00	NA	2 or 4	\$209,054
39	First National Bank of Picayune	Picayune	MS	83.33	31.64	3	\$207,323
40	Sycamore Bank	Senatobia	MS	80.00	64.25	1	\$202,980
41	Guaranty Bank and Trust Company	New Roads	LA	50.00	42.39	1	\$195,113
42	Homeland Federal Savings Bank	Columbia	LA	50.00	NA	1 or 3	\$178,519
43	Caldwell Bank & Trust Company	Columbia	LA	100.00	NA	1 or 3	\$167,501
44	Bank of Okolona	Okolona	MS	100.00	NA	1 or 3	\$159,827
45	Bank of Kilmichael	Kilmichael	MS	100.00	NA	1 or 3	\$150,134
46	FBT Bank & Mortgage	Fordyce	AR	80.00	66.07	1	\$149,759
47	Bank of Vernon	Vernon	AL	100.00	NA	1 or 3	\$144,020
48	Bank of Anguilla	Anguilla	MS	100.00	NA	1 or 3	\$134,061
49	First National Bank and Trust	Atmore	AL	75.00	NA	1 or 3	\$129,081
50	Commercial Bank	De Kalb	MS	60.00	NA	1 or 3	\$128,518
51	Citizens Progressive Bank	Winnsboro	LA	100.00	NA	1 or 3	\$122,834
52	Oxford University Bank	Oxford	MS	66.67	NA	1 or 3	\$122,628
53	Bank of Winona	Winona	MS	100.00	NA	1 or 3	\$114,037
54	Tri-State Bank of Memphis	Memphis	TN	66.67	100	1	\$111,042
55	Holmes County Bank & Trust Company	Lexington	MS	100.00	NA	1 or 3	\$110,593
56	Bank of York	York	AL	100.00	NA	1 or 3	\$104,840
57	Citizens Savings Bank and Trust Company	Nashville	TN	100.00	60.19	1	\$104,060
58	Jefferson Bank	Greenville	MS	100.00	NA	1 or 3	\$100,707
59	Colfax Banking Company	Colfax	LA	80.00	65.25	1	\$98,692
60	Amory Federal Savings and Loan Association	Amory	MS	0.00	NA	2 or 4	\$90,413
61	Merchants & Planters Bank	Bolivar	TN	25.00	NA	2 or 4	\$87,522
62	Merchants and Planters Bank	Raymond	MS	0.00	39.89	4	\$86,429
63	Commercial Capital Bank	Delhi	LA	100.00	NA	1 or 3	\$79,985
64	First Bank of Linden	Linden	AL	100.00	NA	1 or 3	\$79,072
65	Citizens Bank	Byhalia	MS	100.00	78.43	1	\$73,481
66	Merchants & Farmers Bank of Greene County	Eutaw	AL	100.00	NA	1 or 3	\$63,962
67	Bank of Lake Village	Lake Village	AR	100.00	NA	1 or 3	\$62,009
68	Richton Bank & Trust Company	Richton	MS	33.33	56.3	2	\$60,528
69	Commonwealth National Bank	Mobile	AL	100.00	69.44	1	\$56,501
70	Carver State Bank	Savannah	GA	100.00	NA	1 or 3	\$42,107

MEDIAN
\$225.0

APPENDIX A: KEY FINANCIAL HIGHLIGHTS – CDFI Banks in the Six Southern States

Table 2: Total Loans (\$000)*

		City	ST	DDI (%)	DLI - HMDA (%)	Quadrant	Total Assets	Total Loans
1	BankPlus	Belzoni	MS	54.24	24.16	3	\$2,569,849	\$1,566,708
2	Citizens National Bank of Meridian	Meridian	MS	70.37	37.60	3	\$1,198,079	\$816,211
3	Southern Bancorp Bank	Arkadelphia	AR	87.18	75.34	1	\$1,185,130	\$776,526
4	First, A National Banking Association	Hattiesburg	MS	26.09	23.98	4	\$1,144,590	\$776,490
5	State Bank & Trust Company	Ridgeland	MS	66.67	45.78	1	\$999,878	\$766,323
6	BankFirst Financial Services	Columbus	MS	70.00	55.55	1	\$900,988	\$713,765
7	PriorityOne Bank	Magee	MS	50.00	39.26	3	\$591,973	\$442,809
8	Guaranty Bank and Trust Company	Belzoni	MS	92.31	82.82	1	\$616,251	\$434,625
9	Planters Bank & Trust Company	Indianola	MS	100.00	NA	1 or 3	\$816,085	\$413,779
10	West Alabama Bank & Trust	Reform	AL	85.71	60.91	1	\$564,519	\$302,460
11	Citizens Bank	Columbia	MS	57.14	57.19	1	\$396,427	\$298,129
12	Liberty Bank and Trust Company	New Orleans	LA	94.12	56.13	1	\$604,540	\$289,742
13	United Bank	Atmore	AL	55.56	53.79	1	\$529,814	\$288,829
14	First Security Bank	Batesville	MS	76.47	52.20	1	\$518,347	\$284,950
15	Merchants & Marine Bank	Pascagoula	MS	75.00	39.15	3	\$563,094	\$255,794
16	United Mississippi Bank	Natchez	MS	100.00	NA	1 or 3	\$349,296	\$249,400
17	First Community Bank	Chatom	AL	60.00	42.12	1	\$343,161	\$246,034
18	Bank of Commerce	Greenwood	MS	100.00	NA	1 or 3	\$336,454	\$241,640
19	Magnolia State Bank	Bay Springs	MS	50.00	45.09	1	\$302,938	\$238,062
20	FNBC Bank	Ash Flat	AR	100.00	NA	1 or 3	\$375,191	\$236,550
21	BNA Bank	New Albany	MS	80.00	NA	1 or 3	\$440,969	\$234,847
22	Cottonport Bank	Marksville	LA	83.33	55.31	1	\$333,648	\$222,473
23	Concordia Bank & Trust Company	Vidalia	LA	100.00	NA	1 or 3	\$524,259	\$222,189
24	Peoples Bank	Mendenhall	MS	80.00	63.32	1	\$263,300	\$213,751
25	Bank of Montgomery	Montgomery	LA	83.33	55.31	1	\$234,304	\$190,640
26	Citizens Trust Bank	Atlanta	GA	100.00	57.77	1	\$387,897	\$186,961
27	Cross Keys Bank	Saint Joseph	LA	71.43	60.05	1	\$320,791	\$186,729
28	RiverHills Bank	Port Gibson	MS	50.00	NA	1 or 3	\$297,491	\$186,685
29	Delta Bank	Vidalia	LA	100.00	NA	1 or 3	\$247,685	\$179,957
30	Richland State Bank	Rayville	LA	87.50	52.85	1	\$290,426	\$179,679
31	Farmers and Merchants Bank	Baldwyn	MS	57.14	NA	1 or 3	\$299,182	\$163,344
32	FNB of Central Alabama	Tuscaloosa	AL	80.00	78.18	1	\$246,466	\$159,518
33	Homeland Federal Savings Bank	Columbia	LA	50.00	NA	1 or 3	\$178,519	\$146,220
34	Florida Parishes Bank	Hammond	LA	75.00	38.64	3	\$240,326	\$145,138
35	FNB Oxford	Oxford	MS	33.33	NA	2 or 4	\$261,322	\$145,023
36	Caldwell Bank & Trust Company	Columbia	LA	100.00	NA	1 or 3	\$167,501	\$138,663
37	Mechanics Bank	Water Valley	MS	83.33	NA	1 or 3	\$215,786	\$136,907
38	Sycamore Bank	Senatobia	MS	80.00	64.25	1	\$202,980	\$134,724
39	Guaranty Bank and Trust Company	New Roads	LA	50.00	42.39	1	\$195,113	\$134,082
40	Pike National Bank	McComb	MS	40.00	NA	2 or 4	\$209,054	\$132,174
41	First National Bank of Picayune	Picayune	MS	83.33	31.64	3	\$207,323	\$129,579
42	First American National Bank	Iuka	MS	77.78	NA	1 or 3	\$267,119	\$124,777
43	Bank of Okolona	Okolona	MS	100.00	NA	1 or 3	\$159,827	\$116,106
44	Cleveland State Bank	Cleveland	MS	100.00	NA	1 or 3	\$215,359	\$114,974
45	Citizens Progressive Bank	Winnsboro	LA	100.00	NA	1 or 3	\$122,834	\$102,971
46	Bank of Vernon	Vernon	AL	100.00	NA	1 or 3	\$144,020	\$102,582
47	Oxford University Bank	Oxford	MS	66.67	NA	1 or 3	\$122,628	\$90,567
48	Bank of Kilmichael	Kilmichael	MS	100.00	NA	1 or 3	\$150,134	\$86,909
49	Citizens Savings Bank and Trust Company	Nashville	TN	100.00	60.19	1	\$104,060	\$85,928
50	FBT Bank & Mortgage	Fordyce	AR	80.00	66.07	1	\$149,759	\$83,222
51	Bank of Anguilla	Anguilla	MS	100.00	NA	1 or 3	\$134,061	\$81,478
52	Commercial Bank	De Kalb	MS	60.00	NA	1 or 3	\$128,518	\$75,595
53	Tri-State Bank of Memphis	Memphis	TN	66.67	100	1	\$111,042	\$75,294
54	First National Bank and Trust	Atmore	AL	75.00	NA	1 or 3	\$129,081	\$68,803
55	Amory Federal Savings and Loan Association	Amory	MS	0.00	NA	2 or 4	\$90,413	\$66,896
56	Jefferson Bank	Greenville	MS	100.00	NA	1 or 3	\$100,707	\$60,777
57	Commercial Capital Bank	Delhi	LA	100.00	NA	1 or 3	\$79,985	\$53,525
58	Merchants & Planters Bank	Bolivar	TN	25.00	NA	2 or 4	\$87,522	\$53,267
59	Colfax Banking Company	Colfax	LA	80.00	65.25	1	\$98,692	\$46,002
60	Holmes County Bank & Trust Company	Lexington	MS	100.00	NA	1 or 3	\$110,593	\$45,285
61	Bank of Winona	Winona	MS	100.00	NA	1 or 3	\$114,037	\$42,962
62	Bank of York	York	AL	100.00	NA	1 or 3	\$104,840	\$36,844
63	First Bank of Linden	Linden	AL	100.00	NA	1 or 3	\$79,072	\$36,341
64	Citizens Bank	Byhalia	MS	100.00	78.43	1	\$73,481	\$33,340
65	Bank of Lake Village	Lake Village	AR	100.00	NA	1 or 3	\$62,009	\$30,507
66	Merchants & Farmers Bank of Greene County	Eutaw	AL	100.00	NA	1 or 3	\$63,962	\$29,788
67	Commonwealth National Bank	Mobile	AL	100.00	69.44	1	\$56,501	\$27,628
68	Merchants and Planters Bank	Raymond	MS	0.00	39.89	4	\$86,429	\$26,601
69	Richton Bank & Trust Company	Richton	MS	33.33	56.30	2	\$60,528	\$25,418
70	Carver State Bank	Savannah	GA	100.00	NA	1 or 3	\$42,107	\$23,827

MEDIAN
\$141.8

APPENDIX A: KEY FINANCIAL HIGHLIGHTS – CDFI Banks in the Six Southern States

Table 3: Total Deposits (\$000)*

		City	ST	DDI (%)	DLI - HMDA (%)	Quadrant	Total Assets	Total Deposits
1	BankPlus	Belzoni	MS	54.24	24.16	3	\$2,569,849	\$2,040,377
2	Citizens National Bank of Meridian	Meridian	MS	70.37	37.60	3	\$1,198,079	\$1,035,781
3	Southern Bancorp Bank	Arkadelphia	AR	87.18	75.34	1	\$1,185,130	\$989,701
4	First, A National Banking Association	Hattiesburg	MS	26.09	23.98	4	\$1,144,590	\$911,175
5	State Bank & Trust Company	Ridgeland	MS	66.67	45.78	1	\$999,878	\$834,371
6	BankFirst Financial Services	Columbus	MS	70.00	55.55	1	\$900,988	\$804,774
7	Planters Bank & Trust Company	Indianola	MS	100.00	NA	1 or 3	\$816,085	\$740,541
8	Liberty Bank and Trust Company	New Orleans	LA	94.12	56.13	1	\$604,540	\$534,688
9	Guaranty Bank and Trust Company	Belzoni	MS	92.31	82.82	1	\$616,251	\$515,437
10	PriorityOne Bank	Magee	MS	50.00	39.26	3	\$591,973	\$480,027
11	United Bank	Atmore	AL	55.56	53.79	1	\$529,814	\$474,543
12	Merchants & Marine Bank	Pascagoula	MS	75.00	39.15	3	\$563,094	\$464,676
13	West Alabama Bank & Trust	Reform	AL	85.71	60.91	1	\$564,519	\$456,211
14	Concordia Bank & Trust Company	Vidalia	LA	100.00	NA	1 or 3	\$524,259	\$444,045
15	First Security Bank	Batesville	MS	76.47	52.20	1	\$518,347	\$442,822
16	BNA Bank	New Albany	MS	80.00	NA	1 or 3	\$440,969	\$375,291
17	Citizens Bank	Columbia	MS	57.14	57.19	1	\$396,427	\$347,296
18	Citizens Trust Bank	Atlanta	GA	100.00	57.77	1	\$387,897	\$328,893
19	United Mississippi Bank	Natchez	MS	100.00	NA	1 or 3	\$349,296	\$311,286
20	Cottonport Bank	Marksville	LA	83.33	55.31	1	\$333,648	\$291,570
21	First Community Bank	Chatom	AL	60.00	42.12	1	\$343,161	\$289,993
22	Magnolia State Bank	Bay Springs	MS	50.00	45.09	1	\$302,938	\$271,243
23	Bank of Commerce	Greenwood	MS	100.00	NA	1 or 3	\$336,454	\$269,784
24	FNBC Bank	Ash Flat	AR	100.00	NA	1 or 3	\$375,191	\$267,695
25	Farmers and Merchants Bank	Baldwyn	MS	57.14	NA	1 or 3	\$299,182	\$255,094
26	Richland State Bank	Rayville	LA	87.50	52.85	1	\$290,426	\$252,666
27	Cross Keys Bank	Saint Joseph	LA	71.43	60.05	1	\$320,791	\$244,536
28	RiverHills Bank	Port Gibson	MS	50.00	NA	1 or 3	\$297,491	\$239,058
29	First American National Bank	Iuka	MS	77.78	NA	1 or 3	\$267,119	\$234,654
30	Peoples Bank	Mendenhall	MS	80.00	63.32	1	\$263,300	\$224,783
31	Delta Bank	Vidalia	LA	100.00	NA	1 or 3	\$247,685	\$224,186
32	FNB Oxford	Oxford	MS	33.33	NA	2 or 4	\$261,322	\$219,865
33	FNB of Central Alabama	Tuscaloosa	AL	80.00	78.18	1	\$246,466	\$213,108
34	Bank of Montgomery	Montgomery	LA	83.33	55.31	1	\$234,304	\$210,869
35	Florida Parishes Bank	Hammond	LA	75.00	38.64	3	\$240,326	\$197,907
36	Mechanics Bank	Water Valley	MS	83.33	NA	1 or 3	\$215,786	\$191,449
37	Cleveland State Bank	Cleveland	MS	100.00	NA	1 or 3	\$215,359	\$188,874
38	First National Bank of Picayune	Picayune	MS	83.33	31.64	3	\$207,323	\$178,741
39	Sycamore Bank	Senatobia	MS	80.00	64.25	1	\$202,980	\$176,759
40	Guaranty Bank and Trust Company	New Roads	LA	50.00	42.39	1	\$195,113	\$174,258
41	Pike National Bank	McComb	MS	40.00	NA	2 or 4	\$209,054	\$158,255
42	Homeland Federal Savings Bank	Columbia	LA	50.00	NA	1 or 3	\$178,519	\$144,105
43	Caldwell Bank & Trust Company	Columbia	LA	100.00	NA	1 or 3	\$167,501	\$139,894
44	Bank of Okolona	Okolona	MS	100.00	NA	1 or 3	\$159,827	\$137,151
45	Bank of Kilmichael	Kilmichael	MS	100.00	NA	1 or 3	\$150,134	\$133,853
46	Bank of Vernon	Vernon	AL	100.00	NA	1 or 3	\$144,020	\$120,102
47	FBT Bank & Mortgage	Fordyce	AR	80.00	66.07	1	\$149,759	\$119,439
48	First National Bank and Trust	Atmore	AL	75.00	NA	1 or 3	\$129,081	\$111,818
49	Oxford University Bank	Oxford	MS	66.67	NA	1 or 3	\$122,628	\$108,483
50	Commercial Bank	De Kalb	MS	60.00	NA	1 or 3	\$128,518	\$107,139
51	Citizens Progressive Bank	Winnsboro	LA	100.00	NA	1 or 3	\$122,834	\$106,634
52	Bank of Anguilla	Anguilla	MS	100.00	NA	1 or 3	\$134,061	\$103,008
53	Bank of Winona	Winona	MS	100.00	NA	1 or 3	\$114,037	\$98,497
54	Tri-State Bank of Memphis	Memphis	TN	66.67	100	1	\$111,042	\$95,446
55	Holmes County Bank & Trust Company	Lexington	MS	100.00	NA	1 or 3	\$110,593	\$94,697
56	Citizens Savings Bank and Trust Company	Nashville	TN	100.00	60.19	1	\$104,060	\$91,451
57	Colfax Banking Company	Colfax	LA	80.00	65.25	1	\$98,692	\$88,882
58	Jefferson Bank	Greenville	MS	100.00	NA	1 or 3	\$100,707	\$81,190
59	Amory Federal Savings and Loan Association	Amory	MS	0.00	NA	2 or 4	\$90,413	\$79,976
60	Merchants and Planters Bank	Raymond	MS	0.00	39.89	4	\$86,429	\$78,397
61	Bank of York	York	AL	100.00	NA	1 or 3	\$104,840	\$74,543
62	Merchants & Planters Bank	Bolivar	TN	25.00	NA	2 or 4	\$87,522	\$72,373
63	Commercial Capital Bank	Delhi	LA	100.00	NA	1 or 3	\$79,985	\$70,058
64	First Bank of Linden	Linden	AL	100.00	NA	1 or 3	\$79,072	\$67,657
65	Citizens Bank	Byhalia	MS	100.00	78.43	1	\$73,481	\$64,618
66	Merchants & Farmers Bank of Greene County	Eutaw	AL	100.00	NA	1 or 3	\$63,962	\$55,547
67	Bank of Lake Village	Lake Village	AR	100.00	NA	1 or 3	\$62,009	\$55,096
68	Commonwealth National Bank	Mobile	AL	100.00	69.44	1	\$56,501	\$52,120
69	Richton Bank & Trust Company	Richton	MS	33.33	56.30	2	\$60,528	\$50,644
70	Carver State Bank	Savannah	GA	100.00	NA	1 or 3	\$42,107	\$35,592

MEDIAN
\$195.0

APPENDIX A: KEY FINANCIAL HIGHLIGHTS – CDFI Banks in the Six Southern States

Table 4: Total Equity (\$000)*

		City	ST	DDI (%)	DLI - HMDA (%)	Quadrant	Total Assets	Total Equity
1	BankPlus	Belzoni	MS	54.24	24.16	3	\$2,569,849	\$245,264
2	Southern Bancorp Bank	Arkadelphia	AR	87.18	75.34	1	\$1,185,130	\$142,755
3	Citizens National Bank of Meridian	Meridian	MS	70.37	37.60	3	\$1,198,079	\$135,417
4	First, A National Banking Association	Hattiesburg	MS	26.09	23.98	4	\$1,144,590	\$112,944
5	State Bank & Trust Company	Ridgeland	MS	66.67	45.78	1	\$999,878	\$110,718
6	BankFirst Financial Services	Columbus	MS	70.00	55.55	1	\$900,988	\$81,511
7	West Alabama Bank & Trust	Reform	AL	85.71	60.91	1	\$564,519	\$73,530
8	Guaranty Bank and Trust Company	Belzoni	MS	92.31	82.82	1	\$616,251	\$72,890
9	Planters Bank & Trust Company	Indianola	MS	100.00	NA	1 or 3	\$816,085	\$69,224
10	PriorityOne Bank	Magee	MS	50.00	39.26	3	\$591,973	\$65,403
11	Merchants & Marine Bank	Pascagoula	MS	75.00	39.15	3	\$563,094	\$64,471
12	First Security Bank	Batesville	MS	76.47	52.20	1	\$518,347	\$62,595
13	Concordia Bank & Trust Company	Vidalia	LA	100.00	NA	1 or 3	\$524,259	\$61,345
14	BNA Bank	New Albany	MS	80.00	NA	1 or 3	\$440,969	\$55,215
15	United Bank	Atmore	AL	55.56	53.79	1	\$529,814	\$52,054
16	Citizens Trust Bank	Atlanta	GA	100.00	57.77	1	\$387,897	\$49,692
17	Liberty Bank and Trust Company	New Orleans	LA	94.12	56.13	1	\$604,540	\$48,499
18	Cross Keys Bank	Saint Joseph	LA	71.43	60.05	1	\$320,791	\$40,454
19	Farmers and Merchants Bank	Baldwyn	MS	57.14	NA	1 or 3	\$299,182	\$39,919
20	Citizens Bank	Columbia	MS	57.14	57.19	1	\$396,427	\$38,178
21	Cottonport Bank	Marksville	LA	83.33	55.31	1	\$333,648	\$37,891
22	First Community Bank	Chatom	AL	60.00	42.12	1	\$343,161	\$35,828
23	United Mississippi Bank	Natchez	MS	100.00	NA	1 or 3	\$349,296	\$34,891
24	FNBC Bank	Ash Flat	AR	100.00	NA	1 or 3	\$375,191	\$33,743
25	FNB Oxford	Oxford	MS	33.33	NA	2 or 4	\$261,322	\$33,679
26	Bank of Commerce	Greenwood	MS	100.00	NA	1 or 3	\$336,454	\$32,646
27	Richland State Bank	Rayville	LA	87.50	52.85	1	\$290,426	\$30,984
28	Magnolia State Bank	Bay Springs	MS	50.00	45.09	1	\$302,938	\$30,327
29	Pike National Bank	McComb	MS	40.00	NA	2 or 4	\$209,054	\$29,386
30	First National Bank of Picayune	Picayune	MS	83.33	31.64	3	\$207,323	\$28,168
31	First American National Bank	Iuka	MS	77.78	NA	1 or 3	\$267,119	\$27,937
32	RiverHills Bank	Port Gibson	MS	50.00	NA	1 or 3	\$297,491	\$27,392
33	FNB of Central Alabama	Tuscaloosa	AL	80.00	78.18	1	\$246,466	\$26,923
34	Florida Parishes Bank	Hammond	LA	75.00	38.64	3	\$240,326	\$25,370
35	Peoples Bank	Mendenhall	MS	80.00	63.32	1	\$263,300	\$24,110
36	Bank of Vernon	Vernon	AL	100.00	NA	1 or 3	\$144,020	\$22,852
37	Mechanics Bank	Water Valley	MS	83.33	NA	1 or 3	\$215,786	\$22,171
38	Delta Bank	Vidalia	LA	100.00	NA	1 or 3	\$247,685	\$21,507
39	Bank of Montgomery	Montgomery	LA	83.33	55.31	1	\$234,304	\$21,407
40	Cleveland State Bank	Cleveland	MS	100.00	NA	1 or 3	\$215,359	\$20,798
41	Guaranty Bank and Trust Company	New Roads	LA	50.00	42.39	1	\$195,113	\$20,430
42	Sycamore Bank	Senatobia	MS	80.00	64.25	1	\$202,980	\$19,639
43	Homeland Federal Savings Bank	Columbia	LA	50.00	NA	1 or 3	\$178,519	\$19,408
44	Bank of Okolona	Okolona	MS	100.00	NA	1 or 3	\$159,827	\$18,072
45	Jefferson Bank	Greenville	MS	100.00	NA	1 or 3	\$100,707	\$17,183
46	Caldwell Bank & Trust Company	Columbia	LA	100.00	NA	1 or 3	\$167,501	\$16,722
47	First National Bank and Trust	Atmore	AL	75.00	NA	1 or 3	\$129,081	\$16,035
48	Citizens Progressive Bank	Winnsboro	LA	100.00	NA	1 or 3	\$122,834	\$15,915
49	FBT Bank & Mortgage	Fordyce	AR	80.00	66.07	1	\$149,759	\$15,534
50	Tri-State Bank of Memphis	Memphis	TN	66.67	100	1	\$111,042	\$14,664
51	Bank of Kilmichael	Kilmichael	MS	100.00	NA	1 or 3	\$150,134	\$14,039
52	Holmes County Bank & Trust Company	Lexington	MS	100.00	NA	1 or 3	\$110,593	\$13,714
53	Commercial Bank	De Kalb	MS	60.00	NA	1 or 3	\$128,518	\$13,704
54	Bank of Anguilla	Anguilla	MS	100.00	NA	1 or 3	\$134,061	\$12,995
55	Bank of Winona	Winona	MS	100.00	NA	1 or 3	\$114,037	\$12,054
56	Oxford University Bank	Oxford	MS	66.67	NA	1 or 3	\$122,628	\$11,579
57	Merchants & Planters Bank	Bolivar	TN	25.00	NA	2 or 4	\$87,522	\$11,382
58	First Bank of Linden	Linden	AL	100.00	NA	1 or 3	\$79,072	\$10,888
59	Bank of York	York	AL	100.00	NA	1 or 3	\$104,840	\$10,395
60	Amory Federal Savings and Loan Association	Amory	MS	0.00	NA	2 or 4	\$90,413	\$10,330
61	Commercial Capital Bank	Delhi	LA	100.00	NA	1 or 3	\$79,985	\$9,858
62	Colfax Banking Company	Colfax	LA	80.00	65.25	1	\$98,692	\$9,650
63	Richton Bank & Trust Company	Richton	MS	33.33	56.30	2	\$60,528	\$9,560
64	Citizens Savings Bank and Trust Company	Nashville	TN	100.00	60.19	1	\$104,060	\$9,398
65	Citizens Bank	Byhalia	MS	100.00	78.43	1	\$73,481	\$8,343
66	Merchants and Planters Bank	Raymond	MS	0.00	39.89	4	\$86,429	\$7,784
67	Bank of Lake Village	Lake Village	AR	100.00	NA	1 or 3	\$62,009	\$6,875
68	Merchants & Farmers Bank of Greene County	Eutaw	AL	100.00	NA	1 or 3	\$63,962	\$6,201
69	Commonwealth National Bank	Mobile	AL	100.00	69.44	1	\$56,501	\$4,266
70	Carver State Bank	Savannah	GA	100.00	NA	1 or 3	\$42,107	\$3,861

MEDIAN
\$23.5

APPENDIX A: KEY FINANCIAL HIGHLIGHTS – CDFI Banks in the Six Southern States

Table 5: Net Income (\$000)*

		City	ST	DDI (%)	DLI - HMDA (%)	Quadrant	Total Assets	Net Income
1	BankPlus	Belzoni	MS	54.24	24.16	3	\$2,569,849	\$21,408
2	Citizens National Bank of Meridian	Meridian	MS	70.37	37.60	3	\$1,198,079	\$16,373
3	Southern Bancorp Bank	Arkadelphia	AR	87.18	75.34	1	\$1,185,130	\$9,818
4	PriorityOne Bank	Magee	MS	50.00	39.26	3	\$591,973	\$9,765
5	Guaranty Bank and Trust Company	Belzoni	MS	92.31	82.82	1	\$616,251	\$9,622
6	First, A National Banking Association	Hattiesburg	MS	26.09	23.98	4	\$1,144,590	\$9,619
7	Planters Bank & Trust Company	Indianola	MS	100.00	NA	1 or 3	\$816,085	\$8,724
8	State Bank & Trust Company	Ridgeland	MS	66.67	45.78	1	\$999,878	\$6,720
9	West Alabama Bank & Trust	Reform	AL	85.71	60.91	1	\$564,519	\$6,311
10	BankFirst Financial Services	Columbus	MS	70.00	55.55	1	\$900,988	\$6,016
11	Citizens Bank	Columbia	MS	57.14	57.19	1	\$396,427	\$5,681
12	Concordia Bank & Trust Company	Vidalia	LA	100.00	NA	1 or 3	\$524,259	\$5,559
13	BNA Bank	New Albany	MS	80.00	NA	1 or 3	\$440,969	\$5,457
14	First Security Bank	Batesville	MS	76.47	52.20	1	\$518,347	\$4,683
15	First National Bank of Picayune	Picayune	MS	83.33	31.64	3	\$207,323	\$4,662
16	Peoples Bank	Mendenhall	MS	80.00	63.32	1	\$263,300	\$4,591
17	Merchants & Marine Bank	Pascagoula	MS	75.00	39.15	3	\$563,094	\$4,406
18	Cross Keys Bank	Saint Joseph	LA	71.43	60.05	1	\$320,791	\$4,392
19	Bank of Commerce	Greenwood	MS	100.00	NA	1 or 3	\$336,454	\$4,184
20	Richland State Bank	Rayville	LA	87.50	52.85	1	\$290,426	\$4,094
21	United Mississippi Bank	Natchez	MS	100.00	NA	1 or 3	\$349,296	\$3,900
22	Delta Bank	Vidalia	LA	100.00	NA	1 or 3	\$247,685	\$3,887
23	Bank of Montgomery	Montgomery	LA	83.33	55.31	1	\$234,304	\$3,853
24	RiverHills Bank	Port Gibson	MS	50.00	NA	1 or 3	\$297,491	\$3,707
25	Magnolia State Bank	Bay Springs	MS	50.00	45.09	1	\$302,938	\$3,555
26	Homeland Federal Savings Bank	Columbia	LA	50.00	NA	1 or 3	\$178,519	\$3,536
27	FNBC Bank	Ash Flat	AR	100.00	NA	1 or 3	\$375,191	\$3,333
28	Farmers and Merchants Bank	Baldwyn	MS	57.14	NA	1 or 3	\$299,182	\$3,319
29	Bank of Okolona	Okolona	MS	100.00	NA	1 or 3	\$159,827	\$3,270
30	First Community Bank	Chatom	AL	60.00	42.12	1	\$343,161	\$3,158
31	United Bank	Atmore	AL	55.56	53.79	1	\$529,814	\$3,051
32	Florida Parishes Bank	Hammond	LA	75.00	38.64	3	\$240,326	\$3,022
33	Caldwell Bank & Trust Company	Columbia	LA	100.00	NA	1 or 3	\$167,501	\$2,821
34	Liberty Bank and Trust Company	New Orleans	LA	94.12	56.13	1	\$604,540	\$2,217
35	Bank of Kilmichael	Kilmichael	MS	100.00	NA	1 or 3	\$150,134	\$2,109
36	FNB Oxford	Oxford	MS	33.33	NA	2 or 4	\$261,322	\$2,081
37	Guaranty Bank and Trust Company	New Roads	LA	50.00	42.39	1	\$195,113	\$2,044
38	Citizens Trust Bank	Atlanta	GA	100.00	57.77	1	\$387,897	\$2,024
39	Pike National Bank	McComb	MS	40.00	NA	2 or 4	\$209,054	\$2,010
40	Commercial Capital Bank	Delhi	LA	100.00	NA	1 or 3	\$79,985	\$1,963
41	Cleveland State Bank	Cleveland	MS	100.00	NA	1 or 3	\$215,359	\$1,640
42	Sycamore Bank	Senatobia	MS	80.00	64.25	1	\$202,980	\$1,595
43	Citizens Progressive Bank	Winnsboro	LA	100.00	NA	1 or 3	\$122,834	\$1,558
44	Cottonport Bank	Marksville	LA	83.33	55.31	1	\$333,648	\$1,423
45	FBT Bank & Mortgage	Fordyce	AR	80.00	66.07	1	\$149,759	\$1,365
46	First American National Bank	Iuka	MS	77.78	NA	1 or 3	\$267,119	\$1,319
47	Mechanics Bank	Water Valley	MS	83.33	NA	1 or 3	\$215,786	\$1,247
48	Jefferson Bank	Greenville	MS	100.00	NA	1 or 3	\$100,707	\$1,208
49	Bank of Vernon	Vernon	AL	100.00	NA	1 or 3	\$144,020	\$1,181
50	Colfax Banking Company	Colfax	LA	80.00	65.25	1	\$98,692	\$1,135
51	FNB of Central Alabama	Tuscaloosa	AL	80.00	78.18	1	\$246,466	\$1,019
52	Tri-State Bank of Memphis	Memphis	TN	66.67	100.00	1	\$111,042	\$841
53	Oxford University Bank	Oxford	MS	66.67	NA	1 or 3	\$122,628	\$840
54	First National Bank and Trust	Atmore	AL	75.00	NA	1 or 3	\$129,081	\$837
55	First Bank of Linden	Linden	AL	100.00	NA	1 or 3	\$79,072	\$824
56	Bank of Winona	Winona	MS	100.00	NA	1 or 3	\$114,037	\$717
57	Bank of York	York	AL	100.00	NA	1 or 3	\$104,840	\$695
58	Merchants & Planters Bank	Bolivar	TN	25.00	NA	2 or 4	\$87,522	\$638
59	Holmes County Bank & Trust Company	Lexington	MS	100.00	NA	1 or 3	\$110,593	\$610
60	Richton Bank & Trust Company	Richton	MS	33.33	56.30	2	\$60,528	\$608
61	Commercial Bank	De Kalb	MS	60.00	NA	1 or 3	\$128,518	\$488
62	Citizens Bank	Byhalia	MS	100.00	78.43	1	\$73,481	\$402
63	Amory Federal Savings and Loan Association	Amory	MS	0.00	NA	2 or 4	\$90,413	\$328
64	Bank of Lake Village	Lake Village	AR	100.00	NA	1 or 3	\$62,009	\$295
65	Citizens Savings Bank and Trust Company	Nashville	TN	100.00	60.19	1	\$104,060	\$246
66	Bank of Anguilla	Anguilla	MS	100.00	NA	1 or 3	\$134,061	\$202
67	Carver State Bank	Savannah	GA	100.00	NA	1 or 3	\$42,107	\$121
68	Merchants and Planters Bank	Raymond	MS	0.00	39.89	4	\$86,429	\$45
69	Commonwealth National Bank	Mobile	AL	100.00	69.44	1	\$56,501	\$(170)
70	Merchants & Farmers Bank of Greene County	Eutaw	AL	100.00	NA	1 or 3	\$63,962	\$(276)

MEDIAN
\$2.1

APPENDIX A: KEY FINANCIAL HIGHLIGHTS – CDFI Banks in the Six Southern States

Table 6: Net Interest Income/Average Assets (%)*

		City	ST	DDI (%)	DLI - HMDA (%)	Quadrant	Total Assets	Net Interest Income/ Avg Asset
1	Homeland Federal Savings Bank	Columbia	LA	50.00	NA	1 or 3	\$178,519	5.20
2	Peoples Bank	Mendenhall	MS	80.00	63.32	1	\$263,300	5.16
3	Caldwell Bank & Trust Company	Columbia	LA	100.00	NA	1 or 3	\$167,501	4.83
4	Commercial Capital Bank	Delhi	LA	100.00	NA	1 or 3	\$79,985	4.80
5	Citizens Savings Bank and Trust Company	Nashville	TN	100.00	60.19	1	\$104,060	4.79
6	Bank of Okolona	Okolona	MS	100.00	NA	1 or 3	\$159,827	4.72
7	Florida Parishes Bank	Hammond	LA	75.00	38.64	3	\$240,326	4.59
8	Citizens Progressive Bank	Winnsboro	LA	100.00	NA	1 or 3	\$122,834	4.49
9	Jefferson Bank	Greenville	MS	100.00	NA	1 or 3	\$100,707	4.44
10	Farmers and Merchants Bank	Baldwyn	MS	57.14	NA	1 or 3	\$299,182	4.30
11	Guaranty Bank and Trust Company	New Roads	LA	50.00	42.39	1	\$195,113	4.29
12	Citizens Bank	Columbia	MS	57.14	57.19	1	\$396,427	4.22
13	Bank of Montgomery	Montgomery	LA	83.33	55.31	1	\$234,304	4.18
14	Bank of Vernon	Vernon	AL	100.00	NA	1 or 3	\$144,020	4.08
15	FBT Bank & Mortgage	Fordyce	AR	80.00	66.07	1	\$149,759	4.08
16	First National Bank of Picayune	Picayune	MS	83.33	31.64	3	\$207,323	4.05
17	Delta Bank	Vidalia	LA	100.00	NA	1 or 3	\$247,685	4.04
18	United Mississippi Bank	Natchez	MS	100.00	NA	1 or 3	\$349,296	4.01
19	Commercial Bank	De Kalb	MS	60.00	NA	1 or 3	\$128,518	3.95
20	Carver State Bank	Savannah	GA	100.00	NA	1 or 3	\$42,107	3.94
21	Magnolia State Bank	Bay Springs	MS	50.00	45.09	1	\$302,938	3.94
22	Pike National Bank	McComb	MS	40.00	NA	2 or 4	\$209,054	3.94
23	Richland State Bank	Rayville	LA	87.50	52.85	1	\$290,426	3.86
24	PriorityOne Bank	Magee	MS	50.00	39.26	3	\$591,973	3.80
25	Bank of Kilmichael	Kilmichael	MS	100.00	NA	1 or 3	\$150,134	3.79
26	First Community Bank	Chatom	AL	60.00	42.12	1	\$343,161	3.77
27	Guaranty Bank and Trust Company	Belzoni	MS	92.31	82.82	1	\$616,251	3.76
28	Liberty Bank and Trust Company	New Orleans	LA	94.12	56.13	1	\$604,540	3.76
29	Southern Bancorp Bank	Arkadelphia	AR	87.18	75.34	1	\$1,185,130	3.74
30	Bank of Anguilla	Anguilla	MS	100.00	NA	1 or 3	\$134,061	3.73
31	Merchants & Planters Bank	Bolivar	TN	25.00	NA	2 or 4	\$87,522	3.73
32	FNBC Bank	Ash Flat	AR	100.00	NA	1 or 3	\$375,191	3.70
33	Bank of Lake Village	Lake Village	AR	100.00	NA	1 or 3	\$62,009	3.68
34	Cottonport Bank	Marksville	LA	83.33	55.31	1	\$333,648	3.68
35	Cross Keys Bank	Saint Joseph	LA	71.43	60.05	1	\$320,791	3.65
36	First Bank of Linden	Linden	AL	100.00	NA	1 or 3	\$79,072	3.62
37	Colfax Banking Company	Colfax	LA	80.00	65.25	1	\$98,692	3.61
38	Sycamore Bank	Senatobia	MS	80.00	64.25	1	\$202,980	3.60
39	State Bank & Trust Company	Ridgeland	MS	66.67	45.78	1	\$999,878	3.55
40	Bank of Commerce	Greenwood	MS	100.00	NA	1 or 3	\$336,454	3.53
41	Merchants & Farmers Bank of Greene County	Eutaw	AL	100.00	NA	1 or 3	\$63,962	3.53
42	Mechanics Bank	Water Valley	MS	83.33	NA	1 or 3	\$215,786	3.52
43	BankFirst Financial Services	Columbus	MS	70.00	55.55	1	\$900,988	3.50
44	Cleveland State Bank	Cleveland	MS	100.00	NA	1 or 3	\$215,359	3.42
45	Citizens National Bank of Meridian	Meridian	MS	70.37	37.60	3	\$1,198,079	3.39
46	Oxford University Bank	Oxford	MS	66.67	NA	1 or 3	\$122,628	3.38
47	Tri-State Bank of Memphis	Memphis	TN	66.67	100.00	1	\$111,042	3.38
48	Richton Bank & Trust Company	Richton	MS	33.33	56.30	2	\$60,528	3.36
49	First, A National Banking Association	Hattiesburg	MS	26.09	23.98	4	\$1,144,590	3.31
50	First Security Bank	Batesville	MS	76.47	52.20	1	\$518,347	3.30
51	First National Bank and Trust	Atmore	AL	75.00	NA	1 or 3	\$129,081	3.29
52	Commonwealth National Bank	Mobile	AL	100.00	69.44	1	\$56,501	3.24
53	BankPlus	Belzoni	MS	54.24	24.16	3	\$2,569,849	3.23
54	First American National Bank	Iuka	MS	77.78	NA	1 or 3	\$267,119	3.19
55	Citizens Bank	Byhalia	MS	100.00	78.43	1	\$73,481	3.16
56	BNA Bank	New Albany	MS	80.00	NA	1 or 3	\$440,969	3.14
57	West Alabama Bank & Trust	Reform	AL	85.71	60.91	1	\$564,519	3.14
58	FNB Oxford	Oxford	MS	33.33	NA	2 or 4	\$261,322	3.12
59	Bank of Winona	Winona	MS	100.00	NA	1 or 3	\$114,037	3.11
60	FNB of Central Alabama	Tuscaloosa	AL	80.00	78.18	1	\$246,466	3.07
61	Citizens Trust Bank	Atlanta	GA	100.00	57.77	1	\$387,897	3.06
62	United Bank	Atmore	AL	55.56	53.79	1	\$529,814	3.04
63	Planters Bank & Trust Company	Indianola	MS	100.00	NA	1 or 3	\$816,085	2.99
64	RiverHills Bank	Port Gibson	MS	50.00	NA	1 or 3	\$297,491	2.91
65	Amory Federal Savings and Loan Association	Amory	MS	0.00	NA	2 or 4	\$90,413	2.82
66	Merchants & Marine Bank	Pascagoula	MS	75.00	39.15	3	\$563,094	2.80
67	Concordia Bank & Trust Company	Vidalia	LA	100.00	NA	1 or 3	\$524,259	2.78
68	Holmes County Bank & Trust Company	Lexington	MS	100.00	NA	1 or 3	\$110,593	2.58
69	Bank of York	York	AL	100.00	NA	1 or 3	\$104,840	2.51
70	Merchants and Planters Bank	Raymond	MS	0.00	39.89	4	\$86,429	2.37

MEDIAN
3.6%

APPENDIX A: KEY FINANCIAL HIGHLIGHTS – CDFI Banks in the Six Southern States

Table 7: Net Interest Margin (%)*

		City	ST	DDI (%)	DLI - HMDA (%)	Quadrant	Total Assets	Net Interest Margin
1	Homeland Federal Savings Bank	Columbia	LA	50.00	NA	1 or 3	\$178,519	5.77
2	Peoples Bank	Mendenhall	MS	80.00	63.32	1	\$263,300	5.61
3	Caldwell Bank & Trust Company	Columbia	LA	100.00	NA	1 or 3	\$167,501	5.42
4	Bank of Okolona	Okolona	MS	100.00	NA	1 or 3	\$159,827	5.12
5	Florida Parishes Bank	Hammond	LA	75.00	38.64	3	\$240,326	5.06
6	Citizens Savings Bank and Trust Company	Nashville	TN	100.00	60.19	1	\$104,060	5.03
7	Commercial Capital Bank	Delhi	LA	100.00	NA	1 or 3	\$79,985	4.96
8	Farmers and Merchants Bank	Baldwyn	MS	57.14	NA	1 or 3	\$299,182	4.94
9	Citizens Progressive Bank	Winnsboro	LA	100.00	NA	1 or 3	\$122,834	4.89
10	Carver State Bank	Savannah	GA	100.00	NA	1 or 3	\$42,107	4.75
11	Bank of Montgomery	Montgomery	LA	83.33	55.31	1	\$234,304	4.60
12	Citizens Bank	Columbia	MS	57.14	57.19	1	\$396,427	4.57
13	Jefferson Bank	Greenville	MS	100.00	NA	1 or 3	\$100,707	4.53
14	Guaranty Bank and Trust Company	New Roads	LA	50.00	42.39	1	\$195,113	4.49
15	Commercial Bank	De Kalb	MS	60.00	NA	1 or 3	\$128,518	4.40
16	Pike National Bank	McComb	MS	40.00	NA	2 or 4	\$209,054	4.34
17	First National Bank of Picayune	Picayune	MS	83.33	31.64	3	\$207,323	4.32
18	Bank of Anguilla	Anguilla	MS	100.00	NA	1 or 3	\$134,061	4.30
19	FBT Bank & Mortgage	Fordyce	AR	80.00	66.07	1	\$149,759	4.29
20	Southern Bancorp Bank	Arkadelphia	AR	87.18	75.34	1	\$1,185,130	4.28
21	Merchants & Planters Bank	Bolivar	TN	25.00	NA	2 or 4	\$87,522	4.27
22	Bank of Vernon	Vernon	AL	100.00	NA	1 or 3	\$144,020	4.25
23	Delta Bank	Vidalia	LA	100.00	NA	1 or 3	\$247,685	4.24
24	United Mississippi Bank	Natchez	MS	100.00	NA	1 or 3	\$349,296	4.24
25	Magnolia State Bank	Bay Springs	MS	50.00	45.09	1	\$302,938	4.23
26	Richland State Bank	Rayville	LA	87.50	52.85	1	\$290,426	4.13
27	First Bank of Linden	Linden	AL	100.00	NA	1 or 3	\$79,072	4.11
28	Bank of Kilmichael	Kilmichael	MS	100.00	NA	1 or 3	\$150,134	4.10
29	PriorityOne Bank	Magee	MS	50.00	39.26	3	\$591,973	4.08
30	Merchants & Farmers Bank of Greene County	Eutaw	AL	100.00	NA	1 or 3	\$63,962	4.04
31	Tri-State Bank of Memphis	Memphis	TN	66.67	100.00	1	\$111,042	4.03
32	Liberty Bank and Trust Company	New Orleans	LA	94.12	56.13	1	\$604,540	4.01
33	State Bank & Trust Company	Ridgeland	MS	66.67	45.78	1	\$999,878	4.00
34	First Community Bank	Chatom	AL	60.00	42.12	1	\$343,161	3.99
35	Guaranty Bank and Trust Company	Belzoni	MS	92.31	82.82	1	\$616,251	3.98
36	Cottonport Bank	Marksville	LA	83.33	55.31	1	\$333,648	3.97
37	Sycamore Bank	Senatobia	MS	80.00	64.25	1	\$202,980	3.96
38	FNBC Bank	Ash Flat	AR	100.00	NA	1 or 3	\$375,191	3.93
39	Colfax Banking Company	Colfax	LA	80.00	65.25	1	\$98,692	3.89
40	Mechanics Bank	Water Valley	MS	83.33	NA	1 or 3	\$215,786	3.89
41	Richton Bank & Trust Company	Richton	MS	33.33	56.30	2	\$60,528	3.88
42	Bank of Lake Village	Lake Village	AR	100.00	NA	1 or 3	\$62,009	3.85
43	Cleveland State Bank	Cleveland	MS	100.00	NA	1 or 3	\$215,359	3.85
44	Commonwealth National Bank	Mobile	AL	100.00	69.44	1	\$56,501	3.82
45	Cross Keys Bank	Saint Joseph	LA	71.43	60.05	1	\$320,791	3.82
46	Bank of Commerce	Greenwood	MS	100.00	NA	1 or 3	\$336,454	3.80
47	First Security Bank	Batesville	MS	76.47	52.20	1	\$518,347	3.80
48	BankFirst Financial Services	Columbus	MS	70.00	55.55	1	\$900,988	3.76
49	Oxford University Bank	Oxford	MS	66.67	NA	1 or 3	\$122,628	3.73
50	First, A National Banking Association	Hattiesburg	MS	26.09	23.98	4	\$1,144,590	3.67
51	First National Bank and Trust	Atmore	AL	75.00	NA	1 or 3	\$129,081	3.61
52	Citizens Bank	Byhalia	MS	100.00	78.43	1	\$73,481	3.54
53	Citizens National Bank of Meridian	Meridian	MS	70.37	37.60	3	\$1,198,079	3.54
54	BankPlus	Belzoni	MS	54.24	24.16	3	\$2,569,849	3.52
55	United Bank	Atmore	AL	55.56	53.79	1	\$529,814	3.52
56	BNA Bank	New Albany	MS	80.00	NA	1 or 3	\$440,969	3.50
57	Bank of Winona	Winona	MS	100.00	NA	1 or 3	\$114,037	3.44
58	First American National Bank	Iuka	MS	77.78	NA	1 or 3	\$267,119	3.42
59	FNB of Central Alabama	Tuscaloosa	AL	80.00	78.18	1	\$246,466	3.40
60	FNB Oxford	Oxford	MS	33.33	NA	2 or 4	\$261,322	3.40
61	West Alabama Bank & Trust	Reform	AL	85.71	60.91	1	\$564,519	3.37
62	Citizens Trust Bank	Atlanta	GA	100.00	57.77	1	\$387,897	3.31
63	Planters Bank & Trust Company	Indianola	MS	100.00	NA	1 or 3	\$816,085	3.19
64	Amory Federal Savings and Loan Association	Amory	MS	0.00	NA	2 or 4	\$90,413	3.15
65	Merchants & Marine Bank	Pascagoula	MS	75.00	39.15	3	\$563,094	3.06
66	RiverHills Bank	Port Gibson	MS	50.00	NA	1 or 3	\$297,491	3.00
67	Concordia Bank & Trust Company	Vidalia	LA	100.00	NA	1 or 3	\$524,259	2.96
68	Holmes County Bank & Trust Company	Lexington	MS	100.00	NA	1 or 3	\$110,593	2.87
69	Bank of York	York	AL	100.00	NA	1 or 3	\$104,840	2.71
70	Merchants and Planters Bank	Raymond	MS	0.00	39.89	4	\$86,429	2.59

MEDIAN
4.0%

APPENDIX A: KEY FINANCIAL HIGHLIGHTS – CDFI Banks in the Six Southern States

Table 8: Return on Average Assets (%)*

		City	ST	DDI (%)	DLI - HMDA (%)	Quadrant	Total Assets	ROAA
1	Commercial Capital Bank	Delhi	LA	100.00	NA	1 or 3	\$79,985	2.60
2	First National Bank of Picayune	Picayune	MS	83.33	31.64	3	\$207,323	2.29
3	Homeland Federal Savings Bank	Columbia	LA	50.00	NA	1 or 3	\$178,519	2.13
4	Bank of Okolona	Okolona	MS	100.00	NA	1 or 3	\$159,827	2.12
5	Peoples Bank	Mendenhall	MS	80.00	63.32	1	\$263,300	1.85
6	Bank of Montgomery	Montgomery	LA	83.33	55.31	1	\$234,304	1.73
7	Caldwell Bank & Trust Company	Columbia	LA	100.00	NA	1 or 3	\$167,501	1.70
8	PriorityOne Bank	Magee	MS	50.00	39.26	3	\$591,973	1.67
9	Guaranty Bank and Trust Company	Belzoni	MS	92.31	82.82	1	\$616,251	1.53
10	Delta Bank	Vidalia	LA	100.00	NA	1 or 3	\$247,685	1.52
11	Bank of Kilmichael	Kilmichael	MS	100.00	NA	1 or 3	\$150,134	1.48
12	Citizens Bank	Columbia	MS	57.14	57.19	1	\$396,427	1.44
13	Citizens National Bank of Meridian	Meridian	MS	70.37	37.60	3	\$1,198,079	1.42
14	Cross Keys Bank	Saint Joseph	LA	71.43	60.05	1	\$320,791	1.37
15	Richland State Bank	Rayville	LA	87.50	52.85	1	\$290,426	1.37
16	Citizens Progressive Bank	Winnsboro	LA	100.00	NA	1 or 3	\$122,834	1.33
17	Florida Parishes Bank	Hammond	LA	75.00	38.64	3	\$240,326	1.30
18	BNA Bank	New Albany	MS	80.00	NA	1 or 3	\$440,969	1.25
19	RiverHills Bank	Port Gibson	MS	50.00	NA	1 or 3	\$297,491	1.24
20	Bank of Commerce	Greenwood	MS	100.00	NA	1 or 3	\$336,454	1.23
21	Colfax Banking Company	Colfax	LA	80.00	65.25	1	\$98,692	1.17
22	Farmers and Merchants Bank	Baldwyn	MS	57.14	NA	1 or 3	\$299,182	1.13
23	Magnolia State Bank	Bay Springs	MS	50.00	45.09	1	\$302,938	1.13
24	West Alabama Bank & Trust	Reform	AL	85.71	60.91	1	\$564,519	1.12
25	Guaranty Bank and Trust Company	New Roads	LA	50.00	42.39	1	\$195,113	1.11
26	United Mississippi Bank	Natchez	MS	100.00	NA	1 or 3	\$349,296	1.11
27	Jefferson Bank	Greenville	MS	100.00	NA	1 or 3	\$100,707	1.09
28	Concordia Bank & Trust Company	Vidalia	LA	100.00	NA	1 or 3	\$524,259	1.06
29	Planters Bank & Trust Company	Indianola	MS	100.00	NA	1 or 3	\$816,085	1.06
30	First Bank of Linden	Linden	AL	100.00	NA	1 or 3	\$79,072	1.04
31	FBT Bank & Mortgage	Fordyce	AR	80.00	66.07	1	\$149,759	0.98
32	Richton Bank & Trust Company	Richton	MS	33.33	56.30	2	\$60,528	0.97
33	Pike National Bank	McComb	MS	40.00	NA	2 or 4	\$209,054	0.96
34	First Community Bank	Chatom	AL	60.00	42.12	1	\$343,161	0.94
35	FNBC Bank	Ash Flat	AR	100.00	NA	1 or 3	\$375,191	0.91
36	First Security Bank	Batesville	MS	76.47	52.20	1	\$518,347	0.90
37	First, A National Banking Association	Hattiesburg	MS	26.09	23.98	4	\$1,144,590	0.86
38	BankPlus	Belzoni	MS	54.24	24.16	3	\$2,569,849	0.84
39	Southern Bancorp Bank	Arkadelphia	AR	87.18	75.34	1	\$1,185,130	0.84
40	Bank of Vernon	Vernon	AL	100.00	NA	1 or 3	\$144,020	0.82
41	FNB Oxford	Oxford	MS	33.33	NA	2 or 4	\$261,322	0.81
42	Sycamore Bank	Senatobia	MS	80.00	64.25	1	\$202,980	0.79
43	Cleveland State Bank	Cleveland	MS	100.00	NA	1 or 3	\$215,359	0.77
44	BankFirst Financial Services	Columbus	MS	70.00	55.55	1	\$900,988	0.76
45	Merchants & Marine Bank	Pascagoula	MS	75.00	39.15	3	\$563,094	0.76
46	Merchants & Planters Bank	Bolivar	TN	25.00	NA	2 or 4	\$87,522	0.75
47	Oxford University Bank	Oxford	MS	66.67	NA	1 or 3	\$122,628	0.70
48	Tri-State Bank of Memphis	Memphis	TN	66.67	100.00	1	\$111,042	0.69
49	State Bank & Trust Company	Ridgeland	MS	66.67	45.78	1	\$999,878	0.68
50	Bank of York	York	AL	100.00	NA	1 or 3	\$104,840	0.67
51	First National Bank and Trust	Atmore	AL	75.00	NA	1 or 3	\$129,081	0.65
52	Bank of Winona	Winona	MS	100.00	NA	1 or 3	\$114,037	0.62
53	United Bank	Atmore	AL	55.56	53.79	1	\$529,814	0.59
54	Mechanics Bank	Water Valley	MS	83.33	NA	1 or 3	\$215,786	0.58
55	Citizens Bank	Byhalia	MS	100.00	78.43	1	\$73,481	0.56
56	Holmes County Bank & Trust Company	Lexington	MS	100.00	NA	1 or 3	\$110,593	0.54
57	Citizens Trust Bank	Atlanta	GA	100.00	57.77	1	\$387,897	0.51
58	First American National Bank	Iuka	MS	77.78	NA	1 or 3	\$267,119	0.50
59	Bank of Lake Village	Lake Village	AR	100.00	NA	1 or 3	\$62,009	0.48
60	Cottonport Bank	Marksville	LA	83.33	55.31	1	\$333,648	0.43
61	FNB of Central Alabama	Tuscaloosa	AL	80.00	78.18	1	\$246,466	0.43
62	Commercial Bank	De Kalb	MS	60.00	NA	1 or 3	\$128,518	0.37
63	Liberty Bank and Trust Company	New Orleans	LA	94.12	56.13	1	\$604,540	0.36
64	Amory Federal Savings and Loan Association	Amory	MS	0.00	NA	2 or 4	\$90,413	0.35
65	Carver State Bank	Savannah	GA	100.00	NA	1 or 3	\$42,107	0.30
66	Citizens Savings Bank and Trust Company	Nashville	TN	100.00	60.19	1	\$104,060	0.24
67	Bank of Anguilla	Anguilla	MS	100.00	NA	1 or 3	\$134,061	0.15
68	Merchants and Planters Bank	Raymond	MS	0.00	39.89	4	\$86,429	0.05
69	Commonwealth National Bank	Mobile	AL	100.00	69.44	1	\$56,501	-0.29
70	Merchants & Farmers Bank of Greene County	Eutaw	AL	100.00	NA	1 or 3	\$63,962	-0.44

MEDIAN
0.9%

APPENDIX A: KEY FINANCIAL HIGHLIGHTS – CDFI Banks in the Six Southern States

Table 9: Return on Average Equity (%)*

		City	ST	DDI (%)	DLI - HMDA (%)	Quadrant	Total Assets	ROAE
1	Commercial Capital Bank	Delhi	LA	100.00	NA	1 or 3	\$79,985	20.27
2	Peoples Bank	Mendenhall	MS	80.00	63.32	1	\$263,300	19.00
3	Homeland Federal Savings Bank	Columbia	LA	50.00	NA	1 or 3	\$178,519	18.89
4	Delta Bank	Vidalia	LA	100.00	NA	1 or 3	\$247,685	18.73
5	Bank of Okolona	Okolona	MS	100.00	NA	1 or 3	\$159,827	18.56
6	Bank of Montgomery	Montgomery	LA	83.33	55.31	1	\$234,304	17.84
7	Caldwell Bank & Trust Company	Columbia	LA	100.00	NA	1 or 3	\$167,501	17.70
8	First National Bank of Picayune	Picayune	MS	83.33	31.64	3	\$207,323	17.01
9	Bank of Kilmichael	Kilmichael	MS	100.00	NA	1 or 3	\$150,134	15.77
10	PriorityOne Bank	Magee	MS	50.00	39.26	3	\$591,973	15.17
11	Citizens Bank	Columbia	MS	57.14	57.19	1	\$396,427	15.00
12	Richland State Bank	Rayville	LA	87.50	52.85	1	\$290,426	13.86
13	RiverHills Bank	Port Gibson	MS	50.00	NA	1 or 3	\$297,491	13.60
14	Guaranty Bank and Trust Company	Belzoni	MS	92.31	82.82	1	\$616,251	13.47
15	Bank of Commerce	Greenwood	MS	100.00	NA	1 or 3	\$336,454	13.43
16	Florida Parishes Bank	Hammond	LA	75.00	38.64	3	\$240,326	12.44
17	Planters Bank & Trust Company	Indianola	MS	100.00	NA	1 or 3	\$816,085	12.39
18	Citizens National Bank of Meridian	Meridian	MS	70.37	37.60	3	\$1,198,079	12.04
19	Magnolia State Bank	Bay Springs	MS	50.00	45.09	1	\$302,938	11.70
20	Colfax Banking Company	Colfax	LA	80.00	65.25	1	\$98,692	11.60
21	United Mississippi Bank	Natchez	MS	100.00	NA	1 or 3	\$349,296	11.29
22	Cross Keys Bank	Saint Joseph	LA	71.43	60.05	1	\$320,791	10.91
23	Guaranty Bank and Trust Company	New Roads	LA	50.00	42.39	1	\$195,113	10.59
24	Citizens Progressive Bank	Winnsboro	LA	100.00	NA	1 or 3	\$122,834	10.42
25	BNA Bank	New Albany	MS	80.00	NA	1 or 3	\$440,969	9.78
26	FNBC Bank	Ash Flat	AR	100.00	NA	1 or 3	\$375,191	9.63
27	FBT Bank & Mortgage	Fordyce	AR	80.00	66.07	1	\$149,759	9.20
28	First Community Bank	Chatom	AL	60.00	42.12	1	\$343,161	9.11
29	Concordia Bank & Trust Company	Vidalia	LA	100.00	NA	1 or 3	\$524,259	9.07
30	BankPlus	Belzoni	MS	54.24	24.16	3	\$2,569,849	8.84
31	West Alabama Bank & Trust	Reform	AL	85.71	60.91	1	\$564,519	8.83
32	First, A National Banking Association	Hattiesburg	MS	26.09	23.98	4	\$1,144,590	8.82
33	Farmers and Merchants Bank	Baldwyn	MS	57.14	NA	1 or 3	\$299,182	8.70
34	Sycamore Bank	Senatobia	MS	80.00	64.25	1	\$202,980	8.16
35	BankFirst Financial Services	Columbus	MS	70.00	55.55	1	\$900,988	7.99
36	Cleveland State Bank	Cleveland	MS	100.00	NA	1 or 3	\$215,359	7.82
37	First Bank of Linden	Linden	AL	100.00	NA	1 or 3	\$79,072	7.67
38	Oxford University Bank	Oxford	MS	66.67	NA	1 or 3	\$122,628	7.50
39	First Security Bank	Batesville	MS	76.47	52.20	1	\$518,347	7.35
40	Merchants & Marine Bank	Pascagoula	MS	75.00	39.15	3	\$563,094	7.04
41	Jefferson Bank	Greenville	MS	100.00	NA	1 or 3	\$100,707	7.02
42	Southern Bancorp Bank	Arkadelphia	AR	87.18	75.34	1	\$1,185,130	7.02
43	Pike National Bank	McComb	MS	40.00	NA	2 or 4	\$209,054	6.93
44	Tri-State Bank of Memphis	Memphis	TN	66.67	100.00	1	\$111,042	6.64
45	Bank of York	York	AL	100.00	NA	1 or 3	\$104,840	6.46
46	Richton Bank & Trust Company	Richton	MS	33.33	56.30	2	\$60,528	6.46
47	FNB Oxford	Oxford	MS	33.33	NA	2 or 4	\$261,322	6.24
48	State Bank & Trust Company	Ridgeland	MS	66.67	45.78	1	\$999,878	6.10
49	United Bank	Atmore	AL	55.56	53.79	1	\$529,814	5.93
50	Bank of Winona	Winona	MS	100.00	NA	1 or 3	\$114,037	5.85
51	Merchants & Planters Bank	Bolivar	TN	25.00	NA	2 or 4	\$87,522	5.68
52	Mechanics Bank	Water Valley	MS	83.33	NA	1 or 3	\$215,786	5.61
53	Bank of Vernon	Vernon	AL	100.00	NA	1 or 3	\$144,020	5.31
54	First National Bank and Trust	Atmore	AL	75.00	NA	1 or 3	\$129,081	5.29
55	Citizens Bank	Byhalia	MS	100.00	78.43	1	\$73,481	4.83
56	First American National Bank	Iuka	MS	77.78	NA	1 or 3	\$267,119	4.67
57	Holmes County Bank & Trust Company	Lexington	MS	100.00	NA	1 or 3	\$110,593	4.53
58	Liberty Bank and Trust Company	New Orleans	LA	94.12	56.13	1	\$604,540	4.43
59	Bank of Lake Village	Lake Village	AR	100.00	NA	1 or 3	\$62,009	4.36
60	Citizens Trust Bank	Atlanta	GA	100.00	57.77	1	\$387,897	4.08
61	FNB of Central Alabama	Tuscaloosa	AL	80.00	78.18	1	\$246,466	3.84
62	Cottonport Bank	Marksville	LA	83.33	55.31	1	\$333,648	3.76
63	Commercial Bank	De Kalb	MS	60.00	NA	1 or 3	\$128,518	3.65
64	Amory Federal Savings and Loan Association	Amory	MS	0.00	NA	2 or 4	\$90,413	3.23
65	Carver State Bank	Savannah	GA	100.00	NA	1 or 3	\$42,107	2.87
66	Citizens Savings Bank and Trust Company	Nashville	TN	100.00	60.19	1	\$104,060	2.87
67	Bank of Anguilla	Anguilla	MS	100.00	NA	1 or 3	\$134,061	1.45
68	Merchants and Planters Bank	Raymond	MS	0.00	39.89	4	\$86,429	0.58
69	Commonwealth National Bank	Mobile	AL	100.00	69.44	1	\$56,501	-3.96
70	Merchants & Farmers Bank of Greene County	Eutaw	AL	100.00	NA	1 or 3	\$63,962	-4.16

MEDIAN
7.9%

APPENDIX A: KEY FINANCIAL HIGHLIGHTS – CDFI Banks in the Six Southern States

Table 10: Efficiency Ratio (%)*

		City	ST	DDI (%)	DLI - HMDA (%)	Quadrant	Total Assets	Efficiency Ratio
1	Commonwealth National Bank	Mobile	AL	100.00	69.44	1	\$56,501	106.26
2	Merchants and Planters Bank	Raymond	MS	0.00	39.89	4	\$86,429	102.10
3	Citizens Savings Bank and Trust Company	Nashville	TN	100.00	60.19	1	\$104,060	91.04
4	Holmes County Bank & Trust Company	Lexington	MS	100.00	NA	1 or 3	\$110,593	89.30
5	Carver State Bank	Savannah	GA	100.00	NA	1 or 3	\$42,107	88.24
6	Merchants & Farmers Bank of Greene County	Eutaw	AL	100.00	NA	1 or 3	\$63,962	87.30
7	FNB of Central Alabama	Tuscaloosa	AL	80.00	78.18	1	\$246,466	84.64
8	Tri-State Bank of Memphis	Memphis	TN	66.67	100.00	1	\$111,042	83.77
9	First National Bank and Trust	Atmore	AL	75.00	NA	1 or 3	\$129,081	83.02
10	Liberty Bank and Trust Company	New Orleans	LA	94.12	56.13	1	\$604,540	82.66
11	Citizens Bank	Byhalia	MS	100.00	78.43	1	\$73,481	82.04
12	Citizens Trust Bank	Atlanta	GA	100.00	57.77	1	\$387,897	80.50
13	First American National Bank	Iuka	MS	77.78	NA	1 or 3	\$267,119	79.57
14	Bank of Anguilla	Anguilla	MS	100.00	NA	1 or 3	\$134,061	78.85
15	FBT Bank & Mortgage	Fordyce	AR	80.00	66.07	1	\$149,759	78.16
16	United Mississippi Bank	Natchez	MS	100.00	NA	1 or 3	\$349,296	77.74
17	United Bank	Atmore	AL	55.56	53.79	1	\$529,814	77.56
18	FNBC Bank	Ash Flat	AR	100.00	NA	1 or 3	\$375,191	77.37
19	Bank of York	York	AL	100.00	NA	1 or 3	\$104,840	77.30
20	Bank of Winona	Winona	MS	100.00	NA	1 or 3	\$114,037	77.03
21	Richton Bank & Trust Company	Richton	MS	33.33	56.30	2	\$60,528	77.02
22	Merchants & Planters Bank	Bolivar	TN	25.00	NA	2 or 4	\$87,522	76.13
23	Bank of Lake Village	Lake Village	AR	100.00	NA	1 or 3	\$62,009	75.86
24	Amory Federal Savings and Loan Association	Amory	MS	0.00	NA	2 or 4	\$90,413	74.93
25	First Community Bank	Chatom	AL	60.00	42.12	1	\$343,161	74.88
26	Citizens Progressive Bank	Winnsboro	LA	100.00	NA	1 or 3	\$122,834	74.60
27	Sycamore Bank	Senatobia	MS	80.00	64.25	1	\$202,980	74.16
28	BankPlus	Belzoni	MS	54.24	24.16	3	\$2,569,849	74.14
29	Magnolia State Bank	Bay Springs	MS	50.00	45.09	1	\$302,938	74.09
30	Mechanics Bank	Water Valley	MS	83.33	NA	1 or 3	\$215,786	74.05
31	Colfax Banking Company	Colfax	LA	80.00	65.25	1	\$98,692	73.40
32	Cottonport Bank	Marksville	LA	83.33	55.31	1	\$333,648	72.77
33	Cleveland State Bank	Cleveland	MS	100.00	NA	1 or 3	\$215,359	71.23
34	State Bank & Trust Company	Ridgeland	MS	66.67	45.78	1	\$999,878	71.21
35	Pike National Bank	McComb	MS	40.00	NA	2 or 4	\$209,054	70.48
36	Commercial Bank	De Kalb	MS	60.00	NA	1 or 3	\$128,518	70.32
37	Oxford University Bank	Oxford	MS	66.67	NA	1 or 3	\$122,628	69.86
38	First Security Bank	Batesville	MS	76.47	52.20	1	\$518,347	69.75
39	Merchants & Marine Bank	Pascagoula	MS	75.00	39.15	3	\$563,094	69.74
40	Southern Bancorp Bank	Arkadelphia	AR	87.18	75.34	1	\$1,185,130	69.67
41	BankFirst Financial Services	Columbus	MS	70.00	55.55	1	\$900,988	68.51
42	Cross Keys Bank	Saint Joseph	LA	71.43	60.05	1	\$320,791	68.49
43	Citizens Bank	Columbia	MS	57.14	57.19	1	\$396,427	68.31
44	FNB Oxford	Oxford	MS	33.33	NA	2 or 4	\$261,322	67.91
45	Richland State Bank	Rayville	LA	87.50	52.85	1	\$290,426	67.89
46	Farmers and Merchants Bank	Baldwyn	MS	57.14	NA	1 or 3	\$299,182	67.13
47	Citizens National Bank of Meridian	Meridian	MS	70.37	37.6	3	\$1,198,079	66.81
48	Concordia Bank & Trust Company	Vidalia	LA	100.00	NA	1 or 3	\$524,259	66.43
49	First, A National Banking Association	Hattiesburg	MS	26.09	23.98	4	\$1,144,590	66.42
50	PriorityOne Bank	Magee	MS	50.00	39.26	3	\$591,973	65.51
51	Bank of Montgomery	Montgomery	LA	83.33	55.31	1	\$234,304	64.78
52	Peoples Bank	Mendenhall	MS	80.00	63.32	1	\$263,300	64.76
53	Florida Parishes Bank	Hammond	LA	75.00	38.64	3	\$240,326	64.71
54	Jefferson Bank	Greenville	MS	100.00	NA	1 or 3	\$100,707	64.32
55	Delta Bank	Vidalia	LA	100.00	NA	1 or 3	\$247,685	64.17
56	Caldwell Bank & Trust Company	Columbia	LA	100.00	NA	1 or 3	\$167,501	64.10
57	Guaranty Bank and Trust Company	Belzoni	MS	92.31	82.82	1	\$616,251	63.13
58	Guaranty Bank and Trust Company	New Roads	LA	50.00	42.39	1	\$195,113	62.66
59	First Bank of Linden	Linden	AL	100.00	NA	1 or 3	\$79,072	62.32
60	Homeland Federal Savings Bank	Columbia	LA	50.00	NA	1 or 3	\$178,519	62.24
61	Bank of Vernon	Vernon	AL	100.00	NA	1 or 3	\$144,020	61.96
62	Bank of Kilmichael	Kilmichael	MS	100.00	NA	1 or 3	\$150,134	60.53
63	West Alabama Bank & Trust	Reform	AL	85.71	60.91	1	\$564,519	58.81
64	RiverHills Bank	Port Gibson	MS	50.00	NA	1 or 3	\$297,491	58.67
65	Commercial Capital Bank	Delhi	LA	100.00	NA	1 or 3	\$79,985	56.60
66	Planters Bank & Trust Company	Indianola	MS	100.00	NA	1 or 3	\$816,085	56.44
67	Bank of Okolona	Okolona	MS	100.00	NA	1 or 3	\$159,827	54.53
68	First National Bank of Picayune	Picayune	MS	83.33	31.64	3	\$207,323	53.78
69	BNA Bank	New Albany	MS	80.00	NA	1 or 3	\$440,969	52.63
70	Bank of Commerce	Greenwood	MS	100.00	NA	1 or 3	\$336,454	45.02

MEDIAN
70.4%

APPENDIX A: KEY FINANCIAL HIGHLIGHTS – CDFI Banks in the Six Southern States

Table 11: Leverage Ratio (%)*

		City	ST	DDI (%)	DLI - HMDA (%)	Quadrant	Total Assets	Leverage Ratio
1	Bank of Vernon	Vernon	AL	100.00	NA	1 or 3	\$144,020	15.81
2	Jefferson Bank	Greenville	MS	100.00	NA	1 or 3	\$100,707	15.48
3	Richton Bank & Trust Company	Richton	MS	33.33	56.30	2	\$60,528	14.99
4	Pike National Bank	McComb	MS	40.00	NA	2 or 4	\$209,054	13.99
5	First National Bank of Picayune	Picayune	MS	83.33	31.64	3	\$207,323	13.31
6	Farmers and Merchants Bank	Baldwyn	MS	57.14	NA	1 or 3	\$299,182	12.83
7	First National Bank and Trust	Atmore	AL	75.00	NA	1 or 3	\$129,081	12.79
8	First Bank of Linden	Linden	AL	100.00	NA	1 or 3	\$79,072	12.77
9	Citizens Trust Bank	Atlanta	GA	100.00	57.77	1	\$387,897	12.62
10	Holmes County Bank & Trust Company	Lexington	MS	100.00	NA	1 or 3	\$110,593	12.61
11	Merchants & Planters Bank	Bolivar	TN	25.00	NA	2 or 4	\$87,522	12.44
12	BNA Bank	New Albany	MS	80.00	NA	1 or 3	\$440,969	12.39
13	Commercial Capital Bank	Delhi	LA	100.00	NA	1 or 3	\$79,985	12.31
14	FNB Oxford	Oxford	MS	33.33	NA	2 or 4	\$261,322	12.28
15	Merchants & Marine Bank	Pascagoula	MS	75.00	39.15	3	\$563,094	12.13
16	West Alabama Bank & Trust	Reform	AL	85.71	60.91	1	\$564,519	12.07
17	Cross Keys Bank	Saint Joseph	LA	71.43	60.05	1	\$320,791	11.91
18	Guaranty Bank and Trust Company	Belzoni	MS	92.31	82.82	1	\$616,251	11.81
19	Tri-State Bank of Memphis	Memphis	TN	66.67	100.00	1	\$111,042	11.56
20	Concordia Bank & Trust Company	Vidalia	LA	100.00	NA	1 or 3	\$524,259	11.41
21	Homeland Federal Savings Bank	Columbia	LA	50.00	NA	1 or 3	\$178,519	11.35
22	FNB of Central Alabama	Tuscaloosa	AL	80.00	78.18	1	\$246,466	11.28
23	Bank of Lake Village	Lake Village	AR	100.00	NA	1 or 3	\$62,009	11.25
24	First Security Bank	Batesville	MS	76.47	52.20	1	\$518,347	11.16
25	Citizens Bank	Byhalia	MS	100.00	78.43	1	\$73,481	11.12
26	Amory Federal Savings and Loan Association	Amory	MS	0.00	NA	2 or 4	\$90,413	11.10
27	Citizens National Bank of Meridian	Meridian	MS	70.37	37.6	3	\$1,198,079	11.00
28	Cottonport Bank	Marksville	LA	83.33	55.31	1	\$333,648	10.97
29	FBT Bank & Mortgage	Fordyce	AR	80.00	66.07	1	\$149,759	10.86
30	PriorityOne Bank	Magee	MS	50.00	39.26	3	\$591,973	10.86
31	Bank of Okolona	Okolona	MS	100.00	NA	1 or 3	\$159,827	10.84
32	Bank of Anguilla	Anguilla	MS	100.00	NA	1 or 3	\$134,061	10.79
33	Florida Parishes Bank	Hammond	LA	75.00	38.64	3	\$240,326	10.65
34	Guaranty Bank and Trust Company	New Roads	LA	50.00	42.39	1	\$195,113	10.53
35	Citizens Bank	Columbia	MS	57.14	57.19	1	\$396,427	10.47
36	Cleveland State Bank	Cleveland	MS	100.00	NA	1 or 3	\$215,359	10.42
37	First American National Bank	Iuka	MS	77.78	NA	1 or 3	\$267,119	10.42
38	First Community Bank	Chatom	AL	60.00	42.12	1	\$343,161	10.39
39	Commercial Bank	De Kalb	MS	60.00	NA	1 or 3	\$128,518	10.35
40	Mechanics Bank	Water Valley	MS	83.33	NA	1 or 3	\$215,786	10.26
41	FNBC Bank	Ash Flat	AR	100.00	NA	1 or 3	\$375,191	10.16
42	Richland State Bank	Rayville	LA	87.50	52.85	1	\$290,426	10.10
43	Caldwell Bank & Trust Company	Columbia	LA	100.00	NA	1 or 3	\$167,501	9.88
44	Bank of Winona	Winona	MS	100.00	NA	1 or 3	\$114,037	9.86
45	Magnolia State Bank	Bay Springs	MS	50.00	45.09	1	\$302,938	9.75
46	United Mississippi Bank	Natchez	MS	100.00	NA	1 or 3	\$349,296	9.65
47	BankPlus	Belzoni	MS	54.24	24.16	3	\$2,569,849	9.56
48	Sycamore Bank	Senatobia	MS	80.00	64.25	1	\$202,980	9.48
49	Oxford University Bank	Oxford	MS	66.67	NA	1 or 3	\$122,628	9.47
50	Colfax Banking Company	Colfax	LA	80.00	65.25	1	\$98,692	9.46
51	United Bank	Atmore	AL	55.56	53.79	1	\$529,814	9.43
52	Bank of Commerce	Greenwood	MS	100.00	NA	1 or 3	\$336,454	9.40
53	Bank of York	York	AL	100.00	NA	1 or 3	\$104,840	9.39
54	Southern Bancorp Bank	Arkadelphia	AR	87.18	75.34	1	\$1,185,130	9.34
55	Citizens Progressive Bank	Winnsboro	LA	100.00	NA	1 or 3	\$122,834	9.29
56	RiverHills Bank	Port Gibson	MS	50.00	NA	1 or 3	\$297,491	9.29
57	Carver State Bank	Savannah	GA	100.00	NA	1 or 3	\$42,107	9.25
58	Peoples Bank	Mendenhall	MS	80.00	63.32	1	\$263,300	9.21
59	Bank of Kilmichael	Kilmichael	MS	100.00	NA	1 or 3	\$150,134	9.17
60	Citizens Savings Bank and Trust Company	Nashville	TN	100.00	60.19	1	\$104,060	9.16
61	Merchants & Farmers Bank of Greene County	Eutaw	AL	100.00	NA	1 or 3	\$63,962	9.15
62	Bank of Montgomery	Montgomery	LA	83.33	55.31	1	\$234,304	8.93
63	State Bank & Trust Company	Ridgeland	MS	66.67	45.78	1	\$999,878	8.70
64	BankFirst Financial Services	Columbus	MS	70.00	55.55	1	\$900,988	8.64
65	First, A National Banking Association	Hattiesburg	MS	26.09	23.98	4	\$1,144,590	8.62
66	Delta Bank	Vidalia	LA	100.00	NA	1 or 3	\$247,685	8.52
67	Planters Bank & Trust Company	Indianola	MS	100.00	NA	1 or 3	\$816,085	8.30
68	Merchants and Planters Bank	Raymond	MS	0.00	39.89	4	\$86,429	8.22
69	Liberty Bank and Trust Company	New Orleans	LA	94.12	56.13	1	\$604,540	8.13
70	Commonwealth National Bank	Mobile	AL	100.00	69.44	1	\$56,501	6.92

MEDIAN
10.5%

APPENDIX A: KEY FINANCIAL HIGHLIGHTS – CDFI Banks in the Six Southern States

Table 12: Noncurrent Loans / Total Loans (%)*

		City	ST	DDI (%)	DLI - HMDA (%)	Quadrant	Total Assets	Noncurrent Loans/ Loan
1	Tri-State Bank of Memphis	Memphis	TN	66.67	100.00	1	\$111,042	10.65
2	Commonwealth National Bank	Mobile	AL	100.00	69.44	1	\$56,501	8.86
3	Holmes County Bank & Trust Company	Lexington	MS	100.00	NA	1 or 3	\$110,593	7.00
4	Mechanics Bank	Water Valley	MS	83.33	NA	1 or 3	\$215,786	6.73
5	First National Bank of Picayune	Picayune	MS	83.33	31.64	3	\$207,323	4.58
6	Carver State Bank	Savannah	GA	100.00	NA	1 or 3	\$42,107	4.05
7	Citizens Progressive Bank	Winnsboro	LA	100.00	NA	1 or 3	\$122,834	2.97
8	Liberty Bank and Trust Company	New Orleans	LA	94.12	56.13	1	\$604,540	2.96
9	Bank of Lake Village	Lake Village	AR	100.00	NA	1 or 3	\$62,009	2.78
10	First Community Bank	Chatom	AL	60.00	42.12	1	\$343,161	2.47
11	Peoples Bank	Mendenhall	MS	80.00	63.32	1	\$263,300	2.45
12	Planters Bank & Trust Company	Indianola	MS	100.00	NA	1 or 3	\$816,085	2.23
13	Bank of Okolona	Okolona	MS	100.00	NA	1 or 3	\$159,827	2.22
14	Bank of Winona	Winona	MS	100.00	NA	1 or 3	\$114,037	2.16
15	Caldwell Bank & Trust Company	Columbia	LA	100.00	NA	1 or 3	\$167,501	2.13
16	Pike National Bank	McComb	MS	40.00	NA	2 or 4	\$209,054	1.98
17	Bank of Anguilla	Anguilla	MS	100.00	NA	1 or 3	\$134,061	1.94
18	BankFirst Financial Services	Columbus	MS	70.00	55.55	1	\$900,988	1.88
19	Farmers and Merchants Bank	Baldwyn	MS	57.14	NA	1 or 3	\$299,182	1.84
20	Amory Federal Savings and Loan Association	Amory	MS	0.00	NA	2 or 4	\$90,413	1.81
21	Citizens Savings Bank and Trust Company	Nashville	TN	100.00	60.19	1	\$104,060	1.80
22	Guaranty Bank and Trust Company	Belzoni	MS	92.31	82.82	1	\$616,251	1.78
23	Citizens Trust Bank	Atlanta	GA	100.00	57.77	1	\$387,897	1.61
24	FNBC Bank	Ash Flat	AR	100.00	NA	1 or 3	\$375,191	1.55
25	Homeland Federal Savings Bank	Columbia	LA	50.00	NA	1 or 3	\$178,519	1.45
26	Cottonport Bank	Marksville	LA	83.33	55.31	1	\$333,648	1.43
27	FNB of Central Alabama	Tuscaloosa	AL	80.00	78.18	1	\$246,466	1.40
28	First American National Bank	Iuka	MS	77.78	NA	1 or 3	\$267,119	1.36
29	Citizens Bank	Columbia	MS	57.14	57.19	1	\$396,427	1.35
30	Florida Parishes Bank	Hammond	LA	75.00	38.64	3	\$240,326	1.28
31	Southern Bancorp Bank	Arkadelphia	AR	87.18	75.34	1	\$1,185,130	1.26
32	Bank of Montgomery	Montgomery	LA	83.33	55.31	1	\$234,304	1.20
33	BNA Bank	New Albany	MS	80.00	NA	1 or 3	\$440,969	1.13
34	Bank of Vernon	Vernon	AL	100.00	NA	1 or 3	\$144,020	1.11
35	Citizens National Bank of Meridian	Meridian	MS	70.37	37.60	3	\$1,198,079	1.11
36	RiverHills Bank	Port Gibson	MS	50.00	NA	1 or 3	\$297,491	1.11
37	Guaranty Bank and Trust Company	New Roads	LA	50.00	42.39	1	\$195,113	1.07
38	Merchants & Marine Bank	Pascagoula	MS	75.00	39.15	3	\$563,094	1.06
39	Merchants & Farmers Bank of Greene County	Eutaw	AL	100.00	NA	1 or 3	\$63,962	1.03
40	State Bank & Trust Company	Ridgeland	MS	66.67	45.78	1	\$999,878	1.03
41	PriorityOne Bank	Magee	MS	50.00	39.26	3	\$591,973	0.97
42	First, A National Banking Association	Hattiesburg	MS	26.09	23.98	4	\$1,144,590	0.95
43	United Mississippi Bank	Natchez	MS	100.00	NA	1 or 3	\$349,296	0.94
44	Magnolia State Bank	Bay Springs	MS	50.00	45.09	1	\$302,938	0.85
45	Concordia Bank & Trust Company	Vidalia	LA	100.00	NA	1 or 3	\$524,259	0.80
46	Oxford University Bank	Oxford	MS	66.67	NA	1 or 3	\$122,628	0.80
47	Merchants and Planters Bank	Raymond	MS	0.00	39.89	4	\$86,429	0.79
48	Bank of Commerce	Greenwood	MS	100.00	NA	1 or 3	\$336,454	0.67
49	Merchants & Planters Bank	Bolivar	TN	25.00	NA	2 or 4	\$87,522	0.62
50	BankPlus	Belzoni	MS	54.24	24.16	3	\$2,569,849	0.59
51	Commercial Capital Bank	Delhi	LA	100.00	NA	1 or 3	\$79,985	0.59
52	Commercial Bank	De Kalb	MS	60.00	NA	1 or 3	\$128,518	0.57
53	First Security Bank	Batesville	MS	76.47	52.20	1	\$518,347	0.57
54	Citizens Bank	Byhalia	MS	100.00	78.43	1	\$73,481	0.54
55	FNB Oxford	Oxford	MS	33.33	NA	2 or 4	\$261,322	0.53
56	Sycamore Bank	Senatobia	MS	80.00	64.25	1	\$202,980	0.53
57	United Bank	Atmore	AL	55.56	53.79	1	\$529,814	0.51
58	FBT Bank & Mortgage	Fordyce	AR	80.00	66.07	1	\$149,759	0.49
59	Bank of Kilmichael	Kilmichael	MS	100.00	NA	1 or 3	\$150,134	0.44
60	Colfax Banking Company	Colfax	LA	80.00	65.25	1	\$98,692	0.43
61	Richton Bank & Trust Company	Richton	MS	33.33	56.30	2	\$60,528	0.41
62	Delta Bank	Vidalia	LA	100.00	NA	1 or 3	\$247,685	0.40
63	West Alabama Bank & Trust	Reform	AL	85.71	60.91	1	\$564,519	0.37
64	First National Bank and Trust	Atmore	AL	75.00	NA	1 or 3	\$129,081	0.28
65	Jefferson Bank	Greenville	MS	100.00	NA	1 or 3	\$100,707	0.23
66	Cross Keys Bank	Saint Joseph	LA	71.43	60.05	1	\$320,791	0.19
67	Bank of York	York	AL	100.00	NA	1 or 3	\$104,840	0.18
68	Cleveland State Bank	Cleveland	MS	100.00	NA	1 or 3	\$215,359	0.16
69	Richland State Bank	Rayville	LA	87.50	52.85	1	\$290,426	0.05
70	First Bank of Linden	Linden	AL	100.00	NA	1 or 3	\$79,072	0.00

MEDIAN
1.1%

Appendix B: Southern CDFI Loan Portfolio Composition

		City	State	HQ Rural/ Urban	Real Estate Loans/ Loans	Cons & Land Dev Loans/Loans	Total C&I Loans/ Loans	Total Cons Loans/Loans	Agricultural Prod/Loan
1	Amory Federal Savings and Loan Association	Amory	MS	Rural	98.51	0.33	0.00	0.74	0.00
2	Citizens Savings Bank and Trust Company	Nashville	TN	Urban	93.15	2.86	4.76	2.2	0.00
3	FNB Oxford	Oxford	MS	Rural	88.07	12.70	8.19	3.27	0.00
4	State Bank & Trust Company	Ridgeland	MS	Urban	87.68	10.62	6.94	2.32	2.45
5	Florida Parishes Bank	Hammond	LA	Urban	86.74	23.50	8.56	4.95	0.00
6	Colfax Banking Company	Colfax	LA	Rural	86.23	14.86	6.81	6.96	0.00
7	First National Bank of Picayune	Picayune	MS	Rural	86.22	16.28	2.79	6.97	0.00
8	Oxford University Bank	Oxford	MS	Urban	84.34	12.19	11.40	4.23	0.00
9	PriorityOne Bank	Magee	MS	Urban	84.34	18.33	9.10	6.12	0.26
10	Concordia Bank & Trust Company	Vidalia	LA	Rural	83.70	6.90	8.10	6.22	1.38
11	Sycamore Bank	Senatobia	MS	Rural	83.18	10.26	8.37	5.69	2.68
12	Merchants and Planters Bank	Raymond	MS	Rural	82.46	8.62	10.47	4.64	1.95
13	Liberty Bank and Trust Company	New Orleans	LA	Rural	82.44	1.96	12.16	5.4	0.00
14	First American National Bank	Iuka	MS	Rural	82.26	4.98	5.24	12.23	0.00
15	BNA Bank	New Albany	MS	Rural	82.07	9.52	2.54	7.68	0.18
16	Magnolia State Bank	Bay Springs	MS	Rural	82.05	17.33	8.03	8.46	0.79
17	Bank of York	York	AL	Rural	81.99	11.32	8.33	4.98	1.66
18	West Alabama Bank & Trust	Reform	AL	Rural	81.51	7.65	12.57	3.42	0.96
19	RiverHills Bank	Port Gibson	MS	Rural	81.45	9.28	12.74	2.92	1.89
20	United Mississippi Bank	Natchez	MS	Rural	81.22	4.12	10.97	5.89	1.28
21	Merchants & Planters Bank	Bolivar	TN	Urban	81.04	2.39	11.40	5.82	0.19
22	First, A National Banking Association	Hattiesburg	MS	Rural	80.96	12.77	16.64	1.97	0.00
23	BankFirst Financial Services	Columbus	MS	Rural	80.67	12.86	13.82	2.72	1.76
24	First Security Bank	Batesville	MS	Rural	80.57	15.70	8.91	6.67	2.21
25	Bank of Montgomery	Montgomery	LA	Rural	80.14	9.13	11.46	6.61	1.66
26	First Community Bank	Chatom	AL	Urban	79.55	9.83	14.73	4.49	0.00
27	Citizens National Bank of Meridian	Meridian	MS	Rural	79.52	6.24	15.10	3.45	0.06
28	Carver State Bank	Savannah	GA	Rural	78.99	1.88	14.48	5.75	0.66
29	FNB of Central Alabama	Tuscaloosa	AL	Rural	78.85	9.13	15.15	1.26	4.27
30	Guaranty Bank and Trust Company	New Roads	LA	Rural	78.42	14.60	5.52	2.86	9.74
31	Commonwealth National Bank	Mobile	AL	Rural	78.13	3.88	17.46	4.52	0.00
32	Citizens Bank	Columbia	MS	Rural	77.91	7.42	11.15	17.2	1.06
33	Farmers and Merchants Bank	Baldwyn	MS	Rural	77.75	1.75	4.95	14.24	1.02
34	FNBC Bank	Ash Flat	AR	Urban	77.49	7.84	12.08	5.45	4.62
35	Peoples Bank	Mendenhall	MS	Rural	77.48	16.43	13.59	6.88	1.80
36	Bank of Winona	Winona	MS	Rural	77.41	0.37	2.68	11.07	6.01
37	Tri-State Bank of Memphis	Memphis	TN	Urban	77.17	0.00	10.12	9.68	0.00
38	Cottonport Bank	Marksville	LA	Rural	77.16	10.43	11.71	6.11	4.26
39	BankPlus	Belzoni	MS	Rural	76.78	7.17	14.86	3.63	4.21
40	Citizens Bank	Byhalia	MS	Urban	76.28	6.82	6.27	9.36	0.25
41	Pike National Bank	McComb	MS	Rural	75.74	13.70	10.93	10.57	0.08
42	Merchants & Marine Bank	Pascagoula	MS	Rural	75.20	8.32	14.78	9.57	0.00
43	First National Bank and Trust	Atmore	AL	Rural	74.68	7.94	7.69	7.96	4.48
44	Southern Bancorp Bank	Arkadelphia	AR	Rural	74.01	6.36	13.27	5.03	6.41
45	Bank of Vernon	Vernon	AL	Rural	73.98	3.13	20.42	3.88	0.35
46	Mechanics Bank	Water Valley	MS	Urban	73.83	5.78	18.94	5.64	1.36
47	Citizens Trust Bank	Atlanta	GA	Urban	73.71	1.19	19.10	3.64	0.00
48	Bank of Commerce	Greenwood	MS	Rural	72.41	9.27	10.73	5.85	10.21
49	United Bank	Atmore	AL	Rural	71.12	6.50	11.97	6.07	9.03
50	Cross Keys Bank	Saint Joseph	LA	Rural	70.62	12.20	20.10	2.01	5.27
51	Cleveland State Bank	Cleveland	MS	Rural	70.19	7.57	17.04	10.53	2.24
52	Richton Bank & Trust Company	Richton	MS	Rural	69.47	3.14	16.61	8.33	0.81
53	Homeland Federal Savings Bank	Columbia	LA	Urban	68.30	2.95	13.35	17.32	0.76
54	Guaranty Bank and Trust Company	Belzoni	MS	Rural	68.20	5.76	17.49	5.56	9.45
55	Merchants & Farmers Bank of Greene County	Eutaw	AL	Rural	67.09	4.81	18.15	12.39	0.79
56	FBT Bank & Mortgage	Fordyce	AR	Rural	66.82	3.28	13.19	16.26	0.00
57	Commercial Bank	De Kalb	MS	Urban	65.96	6.31	12.21	20.46	1.87
58	Citizens Progressive Bank	Winnsboro	LA	Urban	65.67	0.00	17.16	8.43	6.20
59	Richland State Bank	Rayville	LA	Rural	65.46	12.05	24.82	3.07	6.56
60	Delta Bank	Vidalia	LA	Rural	64.80	2.08	10.16	3.94	20.41
61	Caldwell Bank & Trust Company	Columbia	LA	Urban	64.58	4.24	10.96	11.75	12.49
62	Planters Bank & Trust Company	Indianola	MS	Urban	62.40	5.49	18.09	6.3	11.81
63	First Bank of Linden	Linden	AL	Rural	54.08	5.06	26.73	14.4	1.52
64	Commercial Capital Bank	Delhi	LA	Rural	53.31	7.74	12.96	4.61	28.92
65	Jefferson Bank	Greenville	MS	Urban	45.48	2.20	26.40	1.13	25.34
66	Bank of Kilmichael	Kilmichael	MS	Rural	38.80	1.19	32.68	8.8	19.16
67	Bank of Okolona	Okolona	MS	Urban	36.75	0.45	34.71	9.05	18.87
68	Bank of Lake Village	Lake Village	AR	Rural	34.42	0.13	5.33	3.82	56.41
69	Holmes County Bank & Trust Company	Lexington	MS	Urban	31.89	4.68	46.94	10.79	10.38
70	Bank of Anguilla	Anguilla	MS	Rural	30.67	3.21	10.85	10.15	48.64

The BankImpact suite of products (available online at BankImpact.org and BankImpactMaps.org) are interactive resources offering financial data and Social Performance Metrics on All U.S. Banks. NCIF offers these dynamic tools in response to feedback from industry leaders and investors as well as informed consumers who desire a way to search, evaluate, and benchmark high-performing mission-oriented banks. BankImpact allows industry stakeholders (investors, financial advisors, regulators, bank CEOs, analysts, and others) to:

Search and compare mission-oriented banks (now in beta: utilizing map visualizations to identify mission-oriented banks and the proximity of their branches to you at BankImpactMaps.org)

Benchmark the performance of a bank relative to standard or customized peer groups

View trends in the CDFI, MDI and greater mission-oriented banking industries

Create and analyze custom peer groups

BankImpact Dashboards are third-party reports provided by NCIF to partner banks. Based on publicly-available data as well as data reported directly from the banks, NCIF creates a comprehensive analysis of social performance for the banks. The report also considers financial products and services, clients served, analysis of staff and governances, financial performance, and environmental impacts.

Custom Analysis allows investors, bank leaders, and other decision makers to stay informed about the financial health and social impact of banks. NCIF can provide a variety of financial and social metrics – along with trend analysis that most resonates with your mission and analytical needs – in the format most useful to you. We offer detailed analysis of any U.S. bank's financial and social performance, compared to a standard or customized peer group, with historical data available since 1996.

NCIF pioneered impact measurement – specifically for the mission-oriented banking industry – to better inform bankers, investors, regulators, and other potential stakeholders on the social impacts of banks, allowing those impacts to be considered in addition to traditional financial performance. NCIF's Social Performance Metrics are transparent and compelling, allowing year-to-year comparisons of individual bank performance and peer group benchmarking. These metrics serve mission-oriented banks in many ways:

Inform investors about the social impact their investments are generating

Help bank management evaluate a bank's progress toward achieving its mission objectives

Demonstrate the importance of the industry to regulators and legislators

Show consumers the effect mission-oriented banks have in their community

Key Definitions:

Development Deposit Intensity (DDI):

A measure of how many of a bank's branches are located in distressed communities. The percentage of a bank's branches located in Investment Area census tracts, as defined by the CDFI Fund.

Development Lending Intensity-HMDA (DLI-HMDA):

A measure of how much of a bank's lending occurs in distressed communities. Reported lending (in dollars) occurring in Investment Area census tracts, as defined by the CDFI Fund, as a percentage of total loans.

DLI-All Loans:

DLI based on total annual lending, directly reported by participating banks to NCIF.

DLI-Equity:

Qualified lending as a percentage of total equity, meant as a measure of the bank's leverage in distressed areas.

DLI is also calculated for each category of lending activity, including DLI-Small Business, DLI-CRE (Commercial Real Estate), DLI-Housing, DLI-Agriculture, and DLI-Consumer (consumer lending).

Mission Intensity:

Mission Intensity allows banks to self-identify those loans that fall under mission-based categories. Loans that have been indicated as mission based are then aggregated with the base DLI-loans score. This additional analysis captures loans that are related to the bank's mission but fall outside of the CDFI Fund Investment Areas.

SPM Quadrant:

NCIF evaluates the social impact of a bank using our two primary Social Performance Metrics – DLI and DDI. Banks in Quadrant 1 have exceeded our thresholds for both of these metrics and are considered high-impact banks. See a sample Quadrant Chart on page 11.

NCIF is constantly working with industry leaders to refine our SPM, developing additional metrics and broadening the type of data collected in order to create a more complete, compelling picture of CDFI banks and their community impact. Additional information about the full suite of Social Performance Metrics, including measures of self-reported data from NCIF Network Banks, is available online at NCIF.org.



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